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HALF A MILLION OF MONEY.

BY THE AUTHOR OF "BARBARA'S HISTORY."

CHAPTER XX. TWO AND A HALF PER CENT.

MR. KECKWITCH banished, and the coffee-cups pushed aside, William Trefalden uttered a little preliminary cough, and said,

"Now, Saxon, to business."

Saxon was all attention.

"In the first place," he began, "you have a large fortune in money; and it is highly important that so weighty a sum should be advantageously placed. By advantageously placed, I mean laid out in the purchase of land, lent on mortgage, or otherwise employed in such a manner as to bring you large returns. And I assure you I have not ceased, since your affairs have been in my hands, to make inquiry in every quarter where inquiry was likely to lead to anything useful."

"I'm sure it's very kind of you," murmured Saxon, vaguely.

"The great difficulty," continued Mr. Trefalden, "is the largeness of the sum. It is comparatively easy to dispose of fifty, or a hundred, or even of five hundred thousand pounds; but nobody either wants to borrow, or could give security, for such a sum as four millions. Not that I should wish to see your all placed upon a single venture. Far from it. I would not advise such a step, though the Russian government were the borrower. But neither do I wish to spread your property over too large a surface. It is a course attended with great inconvenience and great expense. Do you quite follow me?"

"Not in the least," said Saxon, to whom the language of the money-market was about as intelligible as a cuneiform inscription.

"Well, you understand that your money ought to be invested?"

"I thought it was invested. It's in Drummond's bank."

"Not so. The bulk of your fortune consists of government stock; but a very considerable sum which I had expected to invest for you before now, and which, if you remember, we sold out of the funds when you first came to London, is temporarily deposited at Drummond's, where

at present it brings you no interest. My object, however, is to do with this what I hope to do in time with the whole of your money—namely, invest it safely at a high rate of interest. By these means you will enjoy an ample income, but leave your capital untouched."

"Shall I, indeed?" said Saxon, struggling to conceal a yawn. "That is very curious."

"Not curious at all, if one even understands the first principles of banking. Have you no idea of what interest is?"

"Oh dear yes," replied Saxon, briskly, "I know all about that. Greatorex explained it to me. Interest means two and a half per cent."

Mr. Trefalden shifted the position of his chair, and turned the lamp in such a manner that the light fell more fully on Saxon's face, and left his own in shadow.

"Two and a half per cent!" he repeated. "That was a very limited statement on the part of Mr. Greatorex. Interest may mean anything, from one per cent up to a hundred, or a hundred thousand. He cannot have offered that assertion as an explanation of general facts. Do you remember the conversation that led to it?"

"Not clearly; but he was talking very much as you have just been talking, and he said they would give me two and a half per cent at their bank, if I liked to put my money in it."

"Humph! and your reply?"

"I said you managed everything of that sort for me, and that I would ask you to see to it."

"Meaning, that you would ask me to transfer your money from Drummond's to Greatorex's?"

"If you please."

"Then I certainly do not please; and as long as you continue to attach the slightest value to my opinion, you will not place a penny in their hands."

Saxon looked aghast.

"Oh, but—but I promised," said he.

"Precisely what I expected to hear you say. I felt sure you had been trapped into a promise of some kind."

"I can't break my word," said Saxon, resolutely.

Mr. Trefalden shrugged his shoulders.

"I can't let you ruin yourself," he replied.

"Greatorex and Greatorex are on the verge of bankruptcy; and I have private information

which leads me to believe they must stop payment before the week is out."

The young man stared at him in silence. He neither knew what to say, nor what to think.

"And now," said his cousin, "tell me all that took place, as nearly as you can remember it. First of all, I suppose, Mr. Laurence Greatorex kindly volunteered to explain the interest system to you; and, having shown you how it was part of the business of a banker to pay interest on deposits, he proposed to take your money, and allow you two and a half per cent?"

Saxon nodded.

"You referred the proposition to me; and Mr. Greatorex was not best pleased to find that you relied so much upon my judgment."

"How do you know that?" exclaimed Saxon.

"He then enlarged on the dangers of high interest, and the troublesome nature of land security; pointed out the advantages of the deposit system; and ended by extracting your promise for . . . how much?"

"Who *can* have told you all this?"

"Tell me first whether I am correct?"

"Word for word."

Mr. Trefalden leaned back in his chair and laughed—a little soft, satisfied laugh, like an audible smile.

"I have a familiar demon, Saxon," said he. "His name is Experience; and he tells me a great many more things than are dreamt of in your philosophy. But you have not yet answered my first question—how much?"

"He said it was a very bad plan to lock up one's money—'lock up' was the phrase, I am sure—and that I should find it so convenient to be able to draw out whenever I chose. And then . . ."

"And then you agreed with him, of course. Go on."

"And then he said he supposed I would not mind going to the extent of five hundred thousand with their house, and . . ."

"Five hundred thousand! Had he the incredible impudence to ask you for five hundred thousand?"

"Indeed, cousin William, it seemed to me, from the way in which he put it, that Mr. Greatorex had only my interest in view."

"How probable?"

"He said that it could make no difference to them; and that one person's thousands were no more to them, in the way of business, than another's."

"And you believed him?"

"Of course I believed him."

"And promised him the five hundred thousand?"

"Yes."

"Then it is a promise that will have to be broken, young man, that is all. Nay, don't look so unhappy. I will take all the burden from your shoulders. A lawyer can do these things easily enough, and offend no one. Besides, no

man is bound to fling his money away with his eyes open. If you were to pay in that five hundred thousand pounds to-morrow morning, it would all be in the pockets of Sir Samuel's creditors before night. It would help the firm to stave off the evil day, and you would most likely get your two and a half per cent; but I *know* that you would never see one farthing of the principal again—and Laurence Greatorex knows that I know it."

"But—but I have not told you quite all yet," stammered Saxon, whose face had been getting graver and graver with every word that Mr. Trefalden uttered. "I have given him a cheque for half."

It was well for Mr. Trefalden that the shade fell on him where he sat, and concealed the storm that swept across his features at this announcement. It came and went like a swift shadow; but, practised master of himself as he was, he could no more have controlled the expression of his face at that moment than he could have controlled a thunder-cloud up in the heavens.

"You have given Mr. Greatorex a cheque for two hundred and fifty thousand pounds?" he said, after a momentary pause.

"I know it was very wrong—I know I ought to have consulted you first!" exclaimed Saxon, quite overwhelmed by the magnitude of his error.

"Never mind that at present," replied the lawyer, coldly. "The mischief is done, and we have only to try if any of the money is recoverable. When did you give it to him?"

"Just now—after dinner."

"To-day? After three o'clock?"

"Not an hour ago. We met at the club; he asked me to dine with him . . ."

"And when you told him you were to see me this evening, he got you to sign the cheque out of hand!" interposed Mr. Trefalden, eagerly. "Clever—very clever; but not quite clever enough, for all that!"

Saying which, the lawyer seized paper and pen, and began writing rapidly. Having scribbled three or four lines, he pushed them across the table, and said:

"Read that, and sign it."

It was an order upon the cashier and clerks of Drummond's bank to refuse payment of all cheques signed by Mr. Saxon Trefalden, until further notice.

"But suppose," said Saxon, "that he has cashed it already?"

"He can't cash it, you foolish boy, till the bank opens to-morrow morning; and by that time it will be too late. I shall instantly take a cab, and go down with this paper to the private house of the chief cashier; and, to make assurance doubly sure, Keckwitch shall be at the bank to-morrow morning when the doors open. Lucky for you, my fine fellow, that you committed this little folly after three o'clock in the day!"

Saxon signed the paper somewhat reluctantly, and Mr. Trefalden put it into his pocket-book.

"Our business conference must wait," said he, "till this affair is settled. Shall you be at home and alone to-morrow at twelve, if I come up for an hour's talk?"

"I will be at home and alone, of course," replied Saxon; "but I am going down into Surrey by the three o'clock express."

"To Castletowers?"

"Yes—for a week or ten days."

Mr. Trefalden hesitated.

"What I have to say to you must be said quietly and thoroughly," observed he, musingly. "And if you are very stupid indeed, and want a great deal of explanation . . ."

"Which is quite certain!" interrupted Saxon, laughing.

"Which I am afraid is quite certain—an hour will not be enough."

"Will you come at eleven?"

Mr. Trefalden took up a manuscript book, and examined one or two consecutive pages before replying.

"I will not come at all," he said, closing it decisively, and taking up his hat. "I will run down to you at Castletowers instead, on Thursday morning. The entries in my engagement-book show nothing of great importance for that day, and I know the Earl will be pleased to receive me. I believe I can even manage to dine there, and return by the last train at ten."

"That is good!" exclaimed Saxon, heartily; "and a day out of town will invigorate you for a month."

So it was settled; and Mr. Trefalden turned off the last of the gas, and let his cousin out in the dark.

"I will send you a line in the morning just to say that all's well at Drummond's," said the lawyer, as they shook hands in the street below; "but you must give me your word of honour to sign no more cheques till after Wednesday; and, above all, never again to transact any important business without first taking my advice."

"Indeed, cousin William, I never will," replied Saxon, penitently.

"And if your disinterested friend comes to you in his wrath to-morrow morning, refer him to me. My nerves are strong, and I can bear any amount of vituperation."

"I suppose he will be very much annoyed," said Saxon.

"Annoyed? He will go raging up and down, seeking whom he may devour. But what does that matter? His anger will not fall upon you, but upon your legal adviser. And I am not afraid that he will eat me. Lawyers are indigestible."

Whereupon they again shook hands, and went their separate ways; Mr. Trefalden's way being to Bayswater, where dwelt the chief cashier in the bosom of his family, and Saxon's to his stall at the Opera.

CHAPTER XXI. MR. GREATOREX WITH THE POLISH OFF.

"MR. GREATOREX wishes to know, sir, if you can give him five minutes' private conversation?"

It was not quite a quarter past ten, and Saxon, who had taken a riding-lesson before breakfast, was loitering over a book, with the breakfast-service still upon the table. He laid the volume hastily down, and desired that Mr. Greatorex might be shown in. He was no moral coward; but he felt decidedly uncomfortable when he heard the quick ring of the banker's high-heeled boots on the polished floor of the ante-chamber.

Mr. Greatorex came in, shut the door in Gillingwater's face, flung a crumpled slip of paper on the table, and said, in a voice that quivered with suppressed passion:

"You have thought fit, Mr. Trefalden, to stop the payment of this cheque. May I inquire with what motive?"

He kept his hat on, and the face beneath it was at a white heat, even to the lips.

"I am really very sorry, Greatorex," said Saxon, nervously, "but I ought never to have given it to you. My cousin manages all my affairs, and I had no business to interfere with his arrangements. He objects to your offer, and—I am obliged to decline it. But why won't you shake hands with me?"

Mr. Greatorex put his hands behind his back.

"You have insulted me," he said, "and . . ."

"Not intentionally," interrupted Saxon.

"Upon my honour, not intentionally."

The banker heard him with a bitter smile.

"Pshaw!" he said, scornfully. "We all know what intentions are worth. Yours were certainly not very friendly when you exposed me just now to the grins and sneers of every petty clerk in Drummond's office. Pray, did it not occur to you that the position might be the reverse of agreeable; or that it might affect my credit somewhat unpleasantly among my brother bankers?"

"I feared, indeed, that I might be so unfortunate as to inconvenience you, Mr. Greatorex," replied Saxon, with dignity; "and I tell you again, that I am sorry for it. But I had no thought of insulting you."

"Inconvenience!" echoed Greatorex, fiercely.

"Good God, man, you have ruined me!"

"Ruined you?"

"Ay, ruined me—me and mine—my father, who is an old man of sixty-eight—my sisters, who are both unmarried. Curse you! how do you like that?"

And with this he flung himself into a chair, and sat drumming on the table with his clenched hands.

Saxon was inexpressibly shocked.

"You must explain this to me," he faltered.

"I do not understand—indeed I do not!"

Greatorex glared up at him vindictively, but made no reply.

"I would not willingly injure my worst enemy, if I had one," continued the young

fellow, with tears in his voice, if not in his eyes, "much less one whom I have eaten and drunk with, and looked upon as my friend. What do you mean when you say that I have ruined you?"

"Simply, that we shall be in the Gazette to-morrow. You understand that, I suppose?"

The coarse nature of the man had all come to the surface under this powerful test, and he took no pains to hide it. He was literally drunk with rage. Saxon, however, saw his condition, and, ignorant as he was of human nature, by some fine instinct understood and pitied it.

"But why need the withdrawal of this sum work you so much evil?" he said, gently. "You are surely no worse off without it to-day than you were yesterday."

"This is why—since you *will* have it! We wanted money—money and time—for we have met with some ugly losses that we didn't choose to tell the world about; and we knew we could pull through, if we had the chance."

"Well?"

"Well, there are three or four firms that have heavy claims upon us, and are getting troublesome. Relying on your cheque, I wrote to them last night, and desired them to draw upon us any time after one o'clock to-day. They will draw—and the bank will stop payment."

Saxon sprang to his feet, and seized the cheque, which was still lying where the banker had thrown it.

"No, no," he cried, "not through my act, Greatorex—Heaven forbid! How much do you want, to meet these claims to-day?"

"There's one of twenty-two thousand six hundred and forty-five pounds," said the other, still sullenly, but in an altered tone. "That's the heaviest. Another of eighteen thousand two hundred and three fifteen; one of ten thousand; and one of seven thousand, nine hundred and eleven. Fifty-eight thousand seven hundred and fifty-nine pounds fifteen shillings, in all."

Saxon flew to the bell, and rang it furiously.

"A Hansom from the stand, Gillingwater," said he, "and choose the best horse among them." Then, snatching up his hat—"Greatorex," he added, "I would drive you to Drummond's this instant, if I could; but I won't break my word. I gave William my solemn promise last night to do nothing without consulting him, and I must go down to Chancery-lane first. But you shall have the money long enough before one—nay, don't shake your head. It still wants twenty minutes to eleven, and I'll be back in three-quarters of an hour!"

"Pooh!" said the banker, impatiently. "I dare say you mean it; but he won't let you do it. I know him."

Saxon's eyes flashed.

"Then you don't know me," said he. "The money is my own, and I swear you shall have it. How much do you say it is?"

"Fifty-eight thousand seven hundred and . . ."

"Then fifty-nine thousand will do, and that's easier to remember. Come, old fellow, jump

into my cab with me. I can take you as far as Chancery-lane, and you'll see me back in Lombard-street before one o'clock."

ABOARD A "BANKER."

Who ever heard of *Marblehead* save the initiated in dried codfish?

Not many years ago, then, I chanced to be staying in the post town of Marblehead, situated in the county of Massachusetts, a short distance north-east of Boston, a quaint little place pleasantly perched on a rocky peninsula, its harbour being accessible at all seasons to vessels of the largest tonnage. The inhabitants, which number about six thousand, are nearly all engaged in the cod-fisheries; over a hundred vessels regularly start about the first of every May for the banks of Newfoundland, to fish for cod and mackerel. After a great deal of bargaining, I managed to secure a passage on board a "banker," the *Lively Polly*, a small fore-and-aft rigged rakish schooner, famed as the fastest craft out of Massachusetts Bay, or as Captain Zach expressed it, "Jist a kinder gal as could show her starn to any pinky afloat."

There are two systems of fitting out these vessels: one, a family affair, where the father, with his sons and relatives, jointly take shares in and together build a vessel during the winter months; manning her themselves, they manage to make and complete their voyage between spring and autumn, returning in time for the harvest, all the profits being then equally divided. The harvest finished, another short trip is made; the cargo, if a fortunate venture, is salted and dried for their own use during the winter, the fish so cured being usually styled "mud fish." The other mode, and the one generally adopted, is for an owner to charter a vessel to ten or twelve men on shares, the owner, who is frequently the captain, finding all nets, provisions, salt, hooks, lines, and tackle, the men paying a regular tariff for their share of each article consumed. The profits, if any, are then divided.

On a bright May morning we hauled away from the wharf; the flapping mainsail was soon apeak, and with a freshening breeze we shot away towards the entrance of the harbour. Our skipper was the beau ideal of a hardy fisherman; light-hearted, contented, having a careless dependance on luck, ever ready to look on the sunny side of life, and catch at whatever might present itself in the way of pleasure whilst pursuing his hazardous calling. Our crew consisted of twelve stout, sturdy, iron-fisted salts, full of life, and ready to indulge in any practical joke; all, to a man, good fishermen and able sailors. The cook was a negro from Guinea, nicknamed Old Ivory, from his shining ebony skin and large red lips, the boundaries to a mouth of hippopotamus-like capacity, contrasting remarkably with two rows of ivory-white teeth, frequently displayed even to the last molar.

Seven bankers accompanied us, and, as we passed a jutting rock (that has some supposed

influence on the luck and fortunes of the fishermen), each man threw a small coin as tribute towards it, thus, as he supposed, ensuring good fortune. The Lively Polly, true to her reputation, sailed like a sprite. The night was dark, and the wind hauling ahead, raised a chopping sea, causing a rocking motion that begat decided symptoms of qualmishness, but whisky-toddy, in large and repeated doses, worked wonders; sleep also lent its aid, and, as I came on deck all right in the morning, Nature seemed to smile as sweetly as a child after having been in a pet. The rippling waves were tinted with the rosy hue of the early sunlight, as the Lively Polly glided easily on her course, her snowy wings filled by a freshening breeze.

The toilet at sea is always a difficult matter even in a commodious steamer, but, in a banker, it is reduced to the most elementary and simplest system: a tin bowl filled with salt water for the ablution, a towel with a surface like glass-paper, the finishing touches accomplished by raking your hair into position with your fingers. Breakfast follows in due course, prepared by Old Ivory; not that this chef de cuisine exhibited any peculiar skill in artistically varying the viands, that alternated between salt pork, saltier fish, the very saltiest beef, and hard tack (biscuit), the whole washed down with a black pungent acrid mixture like Epsom salts dissolved in porter, proudly offered by the darcy as "very fine corfee, massa cappen."

We had a most enjoyable passage, but somewhat monotonous; one tires of old threadbare jokes and yarns, and wearies even of gazing day after day into the clear blue sea, each day appearing the very counterpart of the other. Sluggish lump-fish, with their uncouth heads and mis-shapen bodies, continually wriggle slowly and idly along with us; sun-fish, in their parti-coloured armour, float by, performing eccentric undulations. Now, a stiff black-looking fin cleaves the water suspiciously, leaving a wake behind, as would a miniature ship, the danger-signal of a greedy shark; huge leaves of kelp, wrack, and sea-tangle drift by, rafts to myriads of crustaceans and minute zoophytes; the rudder creaks and groans to the music of its iron chains, clanking over the friction rollers as the brawny helmsman turns the wheel; sea-birds peep at us, then wheel away to be seen no more, whilst ever following are the chickens of Mother Carey, dipping, but never resting, on the ripple at the stern. Thus week follows week, until the dense fog and chilly feeling of the air proclaim our near approach to the banks of Newfoundland.

This great hidden bank of sand, or whatever it may be, extends north and south for about six hundred miles, and two hundred east and west. To the southward, it narrows away to a point, with almost precipitous edges, that drop off suddenly into fathomless water. This appears the grand rendezvous for cod and various species of fish. There are, besides, several localities equally productive known to the fishermen: Bank Queran, the Flemish Cap, and others of

like celebrity. Codfish are also found in great abundance close to the shore, and in the harbours of Cape Breton and Nova Scotia. How this immense bank came where we find it, is a question more easily asked than answered: whether, according to the skipper's theory, it was a great island, that suddenly sank from having the columns, or whatever might have supported it, broken by an earthquake; or whether it is an accumulation of sand and boulders brought by icebergs and the Gulf Stream, and lodged at this spot by meeting with currents from the north, wiser heads than mine must decide.

The cheery voice of the leadman, as he sang out the depth, proclaimed at last the welcome news that we had reached anchoring-ground, where fish were to be expected. A dense impenetrable fog hung like a pall over the water, not a breath of wind to lift or disperse it, as the little craft rolled lazily at her anchor in the heavy swell that tumbled in from the north-east. Not a sound but the lip-lap of the water against the vessel's bows; no sign of fish nor living thing. The men lolled listlessly about, peering into the sea over the vessel's side, throwing in small bits of bait, indulging in a whistle, or softly chanting the refrain of some familiar song that came unbidden to the memory, and carried back the singer to his home and all that he loves in it, be it sweetheart, wife, or children. Old Ivory, who was perched up in the bows on a cask puffing away at his pipe, suddenly startled all hands by literally screaming, as he rolled off his seat, "Massa cap—massa cap, by golly him see cod as long as de bowsprit." As if by magic, listlessness vanished, and all hands were suddenly awakened to new life and activity; the lines were seized, and, as the heavy sinkers plunged into the sea, each man took his place without any undue bustle or confusion. A space of three feet and a half on the side-rail is allotted to each fisher, a cleet being fastened there, over which his line runs; a similar space is also allowed him on deck to coil away his slack line as a fish is hauled in.

Cod invariably keep close to the bottom, hence from thirty to forty fathoms of line runs out before the sinkers touch the ground; the line is then hauled taut, so as to free the hooks from the sand; the bait is usually salted clams, barrelled for the purpose, squid, and capelin, if they can catch them. A junk from a cod's throat is also a killing bait, Sir Codfish having no possible objection to feast on a delicate part of his brother.

The fishermen lean over the bulwarks, the line held lightly in the hand, waiting for the sharp tug signalling a bite; then, standing up, haul away until the struggling fish reaches the surface, when he is *gaffed* (speared), if too heavy to lift on deck with a line. He is then unhooked and thrown into a square box named the *kid*, there to kick and flounder, whilst the fisher rapidly re-baits his hooks; then, as the line runs out, he seizes the fish, gives it a sharp crack on the head, cuts out the tongue, and throws it on the deck to be "*dressed*."

Each man at the end of the take reports his number of fish, which account is duly entered in a book, kept for the purpose by the skipper.

I suppose the cod must have been more than usually ravenous on this occasion, it being impossible for the men to unhook and bait sufficiently fast; fish, from fourteen to sixty pounds, were tumbled on the deck with a rapidity perfectly astounding; each man seemed to lend all his skill and energies to outvie his neighbour in the number he could haul in. Old Ivory, busiest of all, made rapid and erratic journeys up and down the deck, in one hand a pail, in the other a tin cup, the former filled with a strange mixture of molasses, lime-juice, and water, familiarly designated "*swankey*." Showing his white teeth, and rolling his great round eyes, he relieved his excited feelings by a sort of disjointed commentary: "We in among 'em dis time." "Roll down de swankey, boys." "Golly, golly, but dis is mighty tall fishing!" "Dat's de cod Old Ivory see," as an unusually fine specimen came flapping over the side.

For four hours the fish continued biting without any sign of slackening; the decks were literally filled with the dead and dying. The shrill cheery voice of the skipper rang out clear and sharp as a trumpet: "Cease fishing, boy—haul in the gear. Guess it's about time to split and salt." Ready obedience was at once observed; the lines rapidly and carefully stowed away in round hampers, the operation of "dressing down" commenced.

First of all, the hands are divided into throaters, splitters, headers, salters, and packers. Each fisherman knows how many fish he has taken by the number of tongues; planks are placed on the heads of casks or tops of baskets, to be used as dissecting-tables.

The throater, armed with a very long, sharp, double-edged knife, begins the fray by cutting the throat of the codfish down to the bone, and ripping it open about half its length. The header then seizes it, and, with a sudden wrench, twists off the head, dragging with it all the entrails; separating the liver, he throws the rest overboard, and passes the fish to the splitter, who also has a formidable knife. With a dexterous cut he opens the cod to the tail, and with astonishing rapidity takes out the backbone, carefully separating from it the sound or swimming bladder; the backbone being refuse, is given to the fishes in Neptune's regions. Six fish a minute is not considered very astonishing work for an accomplished splitter. From the splitter the fish is transferred to the salter, who needs to exercise extreme care and skill. He first rubs the salt well over each side of the fish, and places them in layers, back uppermost; a quantity of salt being sprinkled between each layer.

As the work goes briskly on, the cheery songs of the "dressing gang" sound pleasantly, mingled with the screams of the sea-birds fighting for the offal as it splashes into the sea.

In about three weeks, the fish, piled in what are called kenchies, are sufficiently salt. The

final curing is seldom done at sea; either a temporary drying-station is selected on shore, or the vessel, when laden, returns to her port, where the fish are dried and rendered marketable. Small platforms or flakes are erected, on which the wet salted fish are laid; at the end of three days they are said to be "made," after which they are again piled away in kenchies for two or three days to sweat; in other words, to dissipate all remaining moisture; three days more, and they are again placed on the flakes, and the curing is complete. Thus preserved, they fetch about two dollars to three dollars fifty cents (fourteen shillings) per quintal (or hundred-weight).

Washing decks and a general clearance was hardly effected after our fortunate take, before all was dark and dismal; the dense fog continued to thicken, and the driving rain made the sails and rigging dripping wet. A long heaving swell rolled steadily in from the north-east, and we rocked most disagreeably "in the cradle of the deep." Occasionally fitful puffs of wind came spitefully, tarrying only a few minutes, then hurrying away again, leaving the banker only to roll more heavily in the sluggish surge. Feeling, as I leaned over the stern, anything but comfortable (never having before experienced this kind of motion, that not unfrequently turns up even seasoned old salts), my attention was attracted to the skipper, who was vainly trying to peer into the darkness. The rain and spray from his sou'wester and gum suit ran off in rivulets; his face, as the binnacle light gleamed palely on it, expressed extreme terror and anxiety, both ears and eyes being strained to catch the faintest sound. Gazing at once in the same direction, I could discern nothing, save the white foam-crests passing like ghosts under the stern; the wind was rising rapidly, and well-nigh blew a gale.

Listening intently, it seemed to me, as each gust of wind hissed and clattered through our rigging, that mingled with it was a strange splashing sound, as of some huge beast floundering and plunging in the water. Drawing near the skipper, to ask him if he, too, heard this unusual noise, I was not a little frightened at seeing him dash to the companion-way, and shout, "All hands on deck!" then seizing the fog-trumpet, blow it with all his might. The danger was very soon evident—a large ship was close upon us. Straight on she came, looking like a moving mountain, her signal and cabin lights twinkling like stars, her tall masts and spars, like pyramids of canvas, towering high above us, her massive bows anon buried deeply in the foam, then rearing up on end, displayed her cutwater and burnished sheathing like a plated monster anew risen from the deep. The awful suspense at that moment no time can ever efface from my memory. Steadily, steadily she came, on, on, on, upon our tiny craft; the next plunge and it seemed to me she must be over us! I could distinctly hear the creak of her masts and the sigh of the sails as the wind whistled through the ropes, and

clearly see faces peering over her bows. Did they see us? Did they hear the trumpet? In breathless anxiety all watched her, and prepared for the coming crash, and battle for life in the angry sea. "Starboard hard—steady," sang out a loud, clear voice, and as the great ship answered her helm, she payed off handsomely, surged past us, and rapidly vanished into the night.

To be snatched suddenly from inevitable destruction, to be unexpectedly reprieved when all hope of life has flown, are joys known only to those who have experienced the terror of a lifetime condensed into a few fleeting moments; a relief magical in its results, perhaps fortunately so, or the mind might snap like an overstrained cord, if subject to any lengthened tension so terrible in its intensity.

When day dawned, the wind gradually lulled and shifted to another quarter, and as the fog lifted and disappeared before the sun, we discovered several fishing-vessels anchored within a mile of us, hitherto quite hidden in the mist. Then followed weary days and weeks of interminable fogs, sudden changes of temperature, wind ahead, astern, abeam, now a ten-knot breeze, anon a dead calm. Strange caprices did old *Æolus* indulge in. As the skipper quaintly remarked, "Guess, boys, the old wind *Boss* is just a squatting on the headland, with his bag chock full of wind, a *practising*."

Sometimes the wind suddenly falling, in ten minutes the vessel would be completely muffled in mist, that hung like gossamer to the masts and spars. (These fogs that hang continually over the banks; and hover along the shore, are occasioned, so it is said, by the warm water of the Gulf Stream meeting with the colder currents which flow down from the Polar regions, aided by the prevailing north-easterly wind.) Watching the passing sea-birds, and gossiping away the time, "Chappen," said our skipper, "I kalkilate fish are plaguey like gals, mighty changeable institutions; just as fickle as they are fair; you never know when you've fixed 'em; it takes a mighty big bunch of cipherin' to find 'em out, that's a fact."

We sailed steadily along towards the north, sauntering and idling over the sea, passed very near the much-dreaded Virgin Rocks, and eventually reached Cape Broyle, a miserable desolate headland of most inhospitable aspect. High cliffs and beetling precipices frowned down upon the angry surf that washed their base; the entire coast line, from north to south, a succession of rugged peaks, their summits lost in everlasting clouds of fog. One could easily picture the old Norsemen's utter disgust at its barren solitude; or, still later, that of Cabot, by whom it may be said that the land was discovered a *second* time, and called Newfoundland.

Coasting on and on without taking any fish was indeed weary work. At last, almost dispirited, Captain Zach put about, and stood back again towards our old station. Fortune at length deigned to smile upon us; as

we passed a well-known and favourite locality, again we fell among the cod, and for some time waged most successful war with them. Often a huge ling, or still more unwieldy ponderous halibut, came struggling and writhing to the surface, requiring the combined efforts of two or three fishermen to get him on deck. The halibut is perhaps the strongest and most obstinate fish in the sea when hooked. Often attaining a weight of from four to six hundred pounds, it is by no means an easy matter to manage such a leviathan. Several of these grand takes nearly filled our holds, and we seriously discussed the question of return, when, drifting along, every now and then taking soundings, we came suddenly into the midst of a shoal of mackerel, and, what was more fortunate, they were in a biting humour; no time was to be lost, or they might suddenly disappear. Quite a different system of fishing is adopted for mackerel: the hooks, two in number, are separated by a stretcher, and baited with small pieces of cod; the hook being unbarbed and made of soft iron, no time is wasted in unhooking. As soon as the fish comes in sight, a skilful jerk swings it over the ship's side, and it falls on the deck freed from the hook. A heap of mackerel, as they come fresh from the sea, is one of the most wonderful and lovely sights imaginable; the colours continually change and curiously blend one into another. The dying fish appear to flush out a stream of coloured light. The slightest alarm, the sudden appearance of a humpbacked whale, a shoal of porpoises, or a shark, and the mackerel disappear. Our catch was split and salted much in the same way as the cod, and stowed away for home.

As we ran clear of the fog, I saw for the first time an iceberg. The sun shone brightly, displaying the full splendour of its colour. Like an island of crystal it drifted majestically along, and as the bright light illuminated it, revealing all its prismatic hues, its burnished surface, and fantastic frost-work, the ideal realms of fairyland became a reality. There were grottos, castles, mosques, minarets, plazas, palaces, and gardens, all of glass, and shining metal, and precious stones, set in gold and emerald. Then it changed to a ship in full sail, then into a monster fortress gleaming with countless lights, again into a marble ruin. I could have gazed on it for hours, it seemed in nothing constant, but continued change. It towered like a vast mountain high into the air, and stirred up the mud and silt from the bottom. It must, we knew by the soundings, reach forty fathoms below the surface. Rocks, boulders, and débris of all kinds were lodged on its craggy sides, or embedded in its substance. Such a vast mass of ice floating through the ocean, bearing with it from Arctic solitudes materials that in some remote time yet to come are destined to form other continents, is not seen every day. Who could help recalling the wretched fate of the unfortunate steamer *President*, or fail to reflect on the perils of Arctic voyages?

It was pleasant to be once more dashing through blue water, and doubly cheering, after such a long sojourn amidst fog and soaking rains, to look again upon a clear sky, flecked here and there with fleecy clouds scudding athwart its face, chased by a rattling breeze. The schooner, as though conscious she was homeward-bound, lay over to the breeze, and ploughed through the waves that bounded beneath her as a "steed that knoweth its rider." All hands were joyous in the anticipation of home, and a welcome greeting from loving hearts anxiously awaiting them; happy, also, in the contemplation of the goodly profit each would receive on the division of the cargo.

Perhaps happier than any was he who records this cruise. Unless possessed of a nose, proof against highly concentrated stench; a skin that can dispense with the necessity of washing; teeth like a beaver, to chew hard tack and junk; the constitution of a seal, to bear everlasting wetting; ability to roost as a bird rather than sleep like a Christian; a stomach capable of digesting anything; the temper of an angel, and the flexibility of an acrobat, take my advice, and venture not on a cruise in a banker.

POVERTY.

M. BOUCHARDAT—a French savant, whose name and merits have already been introduced to our readers*—after starting with the intention of giving lectures on "The Hygiène of Labouring Men," has ended by pronouncing and publishing a discourse "De la Misère"—On Poverty. It was impossible to avoid studying the influences which—quite independent of the nature of their work—affect those who live on the produce of their daily toil. The insufficiency, the irregularity, and the injudicious employment of their resources, are the common conditions, the sole general cause, of the innumerable evils which strike our eyes. He was met, in short, at the outset of the subject, by the grand question of Poverty.

Who is poor? And, What is Poverty?

For some people, a town-house and a country-house; a saddle-horse and a close carriage; a tailor's or a milliner's bill with no fixed maximum beyond which it cannot go; an annual trip to the sea, to the moors, to the "waters," to the Alps, or to all of them; hot joints every day, and never cold mutton—unless you like it best; week-day clothes and Sunday clothes; and other multifarious items of enjoyment which custom has made a second nature, are matters of indispensable necessity. Those, however, are not the wants we discuss to-day, but the urgent, inexorable, imperative wants which will not be denied without injury to health and danger to life.

But what are real wants? They vary in some degree with physical circumstances. They are reduced to a minimum in a climate which

requires little clothing, no artificial warming, a shed for retirement rather than a habitation for shelter, and a sufficiency of simple and easily prepared food. We behold those conditions fulfilled throughout vast tracts of India. Real wants are also reduced to a low amount when a people, through habit, taste, or indolence, content themselves with one staple article of food which happens to be conveniently at hand; as "laitage," the produce of the dairy, for the Swiss, and potatoes and buttermilk for the Irish million.

At first sight, it seems a happiness for a people to be so simple in their requirements—to be so "independent" of superfluities. But, in truth, they are dependent in the worst of ways. They have no resources to fall back upon. Their life hangs on a single thread. If that one filament snap, they are completely lost. A hurricane will render thousands houseless; a failure of the rice crop will deprive multitudes of *all* sustenance. A murrain amongst cattle, a fire destroying a wood-built town and the cows it shelters, a mysterious outbreak of potato disease, will bring both independent Swiss and brave-hearted Irish to utter starvation, which can only be staved off, probably only palliated, by the charitable and self-denying efforts of strangers. Populations whose real wants are more varied and numerous, have a better chance of weathering the storm in time of need and adversity. Man may want but little here below; still, it is indispensable that he should have *something*. The grand difference between something and nothing, makes to him all the difference between existence and extermination.

In the north of Europe, real wants may be assumed to consist in having good and abundant food; warm and clean clothing; airy, light, dry, and weather-tight dwellings; firing for cooking all the year round, for warmth during inclement weather; and exercise of the bodily and mental powers, in regular, sufficient, but not excessive measure. Thus, we say that a working man is "well off"—and that it would be a good thing if everybody were equally well off—when his wages allow to him and his family plentiful and wholesome meals, neat and comfortable dress, a commodious cottage, and a cheerful fireside, all earned by steady employment of a healthy and interesting nature. Such may be masons, carpenters, working gardeners, and many other handicraftsmen. With this, the labourer has enough; and no one will affirm that he has too much. With less than this, he has not enough, especially if his earnings be precarious.

Firing needs no explanation of its usefulness.

For the fair sex, the principal end of dress is often the adornment of beauty; which is a good end, if judiciously carried out. But for men, clothes answer the simpler and more practical purpose of helping them to encounter a chilly temperature, without suffering pain or injury. Some rules and articles of ladies' dress seem intended to expose them to such injury as much as may be. Crinoline is a capital contrivance for keeping the lower limbs benumbed in winter;

* At p. 127 of the present volume. Art.: Milk.

and frost does not prevent a lady, going to a ball, from believing that the less she has on, the more she is dressed. Common-sense people, however, will understand that flannel waistcoats and stout woollen clothes—as well as rich velvets and costly furs—afford the only efficacious means of protection from external cold; that is, from the chances of getting chills *not followed by a speedy reaction*, which, for numerous constitutions, are certain causes of disease.

The main hygienic object of habitations is to protect their inmates from inclement weather. As a general rule, the most unhealthy dwellings are those which either afford incomplete shelter from the cold, or which actually expose their tenants to its rigours. In many large continental towns especially, the dwellings of the poor are either garrets pierced by every cutting wind, or ground floors, cellars even, whose walls, like wine-coolers, perpetually impregnated with moisture, have the same refrigerating effect on the human system. These causes concur in one literally final, because fatal, result—a continual insufficiency of the aliments of vital heat. To shiver all winter in an attic; to be iced all summer in a damp ground floor or cellar; to suffer the same inconvenience in new-built houses, whose plastered partitions are still saturated with water—such are the principal evils found in the dwellings of the poor, if we confine our attention to matters likely to bring on disease.

This point deserves more careful consideration than is usually bestowed upon it. When the causes of unhealthiness in dwellings are inquired into, it is customary, at the very outset, to criticise rubbish-heaps, putrifying animal remains, and excretive matter of every kind. Assuredly, they are serious annoyances which ought by all means to be got rid of. But their unwholesomeness must not be exaggerated. However offensive they may be to our sense of smell, it is only under special conditions that they become the source of real danger. By placing them at the head of the list of insalubrious influences, sanitary commissions pursue the shadow of the evil, while they allow the substance to escape.

The smallness of rooms and their defective lighting are also frequent topics of blame. No doubt, it is favourable to health, as well as pleasant, to be able to enjoy the vivifying sunshine and to occupy a roomy apartment; but close inspection will teach us that the narrow dwellings of the poor do not want for currents of air, and that their faulty side is rather the total absence or the deplorable disposition of their means of warming. Over-crowding is an error of a different nature; but it only becomes really redoubtable to health during times of epidemic. In such causes, authority cannot be too energetic in dispersing every focus of infection. But, in the ordinary course of circumstances, the grand cause of dwellings being unhealthy is, that they afford insufficient shelter from the cold, or that they expose their inmates to sudden chills.

The maintenance of vital heat being thus indispensable to health, let us now consider another of its supporters, food. A complete and perfect aliment would be that which should repair the incessant losses of the organism, and, under certain conditions, provide for its increase. Let us take for our example woman's milk, which is a complete aliment for the infant. Now, a thousand parts of woman's milk contain eight hundred and ninety parts of water, and one hundred and ten of solid matters; and out of those hundred and ten parts, ninety-five are materials (butter and lactine) specially destined to furnish heat—aliments of respiration and calorification, as they are called. The principal cause of their introduction into our system, is to be consumed by the air inspired by the lungs.

But what a large proportion of aliments which serve no other purpose than to warm us, is thus supplied by Providence! By so employing them, we are enabled to maintain during the most rigorous winters an internal temperature of say one hundred degrees of Fahrenheit, in opposition to the external cold; which cold, we do well to bear in mind, is, in our climate, our greatest, our most constant enemy.

Excessive toil, out of proportion with a man's strength and his means of repairing loss, is frequently one of the harshest necessities, one of the most striking adjuncts of poverty. The effects of disproportionate toil on the human economy, are these. When a man sets to work at any energetic labour, his lungs expand more completely, his breathing is hurried, his body becomes heated, his skin is covered with perspiration; he produces a greater quantity of heat, radiating to the colder bodies around him, which evaporates the moisture that issues from his pores, and which also—be it well remarked—is in part transformed into strength or force. It is clear, the effect of excessive labour is to use up too rapidly the most disposable fuel or warming materials which are always held in reserve in our economy.

Two familiar instances will serve to exemplify the fact. When sporting dogs have overtasked their strength during a long day's shooting, what is the first thing they make for on returning home? A cheerful, sparkling, blazing fire, which will save them from all risk of taking cold. In like manner, the poor children, exhausted in the Belgian coal mines by labour out of proportion to their strength, when they reach their parents' home stretch themselves in front of a roasting fire before satisfying their appetite.

The effects of poverty confirm the views expressed by M. Bouchardat respecting its real nature. And, to render those effects more striking, he takes extreme cases—inanition, low diet, and starvation—which are acute forms of poverty.

The constant and most important phenomenon attendant upon inanition, is the diminution of the stock of materials which serve to warm the animal frame. On an average, a

creature, subjected to starvation, dies when the weight of its body has lost four hundred out of a thousand parts; and the loss is much more considerable for the warming materials than for the other portions of its body. Thus, out of a thousand parts of fat, nine hundred and thirty-three disappear. The liver loses every trace of its peculiar sweetness. The very muscles are consumed to produce heat; out of a thousand parts in weight, they lose four hundred and thirty-five. The temperature of an animal's body being supposed to be one hundred degrees, that amount of warmth is gradually lowered with every day of inanition, diminishing still more rapidly on the last day of the creature's life. It is evident, therefore, that starvation speedily leads to an insufficient resistance to external cold.

As a further proof of that important fact: When it is required to re-establish the health of an animal that has been subjected to inanition, or of a man who has suffered long privation of food, it is requisite first to warm the body up to one hundred degrees before administering nourishment. Without this precaution, the aliment cannot be utilised, and supplies no heat. The sensation of cold is always keenly felt by unfortunates who have been long deprived of food; but the feeling of hunger is not always insurmountable during a fast.

Eight workmen were imprisoned for one hundred and thirty-six hours in the coal mine of Bois-Monzil. In this terrible position, they were mainly supported by their strength of mind and fraternal feeling. It was generally believed that these poor fellows, who had taken no food for five days, would be suffering from the torments of hunger, when the gallery where they were confined was reached at last. But, according to their own declaration, their long abstinence caused them little pain; they experienced no gripping nor stomach-ache. Nevertheless, one of them had eaten a portion of his shirt; another had gnawed his leather braces; while a third had tried to swallow the wick of his lamp. Interrogated on this subject, they answered that they were driven to this extreme measure simply as a precaution, and to keep up their strength. Such were their own expressions. On the first day, they shared half a pound of bread, a piece of cheese, and two glasses of wine, which one of them had brought down into the mine, and which he would not keep for himself alone. Two others, who had eaten just before they came, refused to partake of the distribution, saying that "they ought not to die later than the others."

As a proof of the effects of scarcity on a population, it is found that mortality constantly augments with rises in the price of wheat; and that this influence is most disastrous when several years of scarcity succeed each other. At present, that influence is considerably diminished both by freedom of trade and also by the culture of crops collateral to wheat, which help to make up for its deficient quantity when falling short. Nevertheless, a check on the in-

crease of population is always experienced after high-priced months, or years, which reduce the mass of the people to scanty fare.

The famine of 1816-17, which was so cruelly felt in the eastern departments of France, was caused, in the first place, by foreign invasion; and secondly, by constant rains, which were unfavourable to the flowering and the ripening of grain plants. During the months of January, February, and March of 1817, the people in the rural districts had nothing to eat but potatoes of bad quality, pollard, and bran. In April, May, and June, all they had left were bran and wild herbs, amongst which nettles played an important part. The effects of this disastrous famine were traced with great exactness by Dr. Gaspard. The unhappy victims almost all presented a general swelling of the body, without either dropsy or jaundice; they fainted along the roads; the impression of the first cold weather was terrible; they felt benumbed by the lowered temperature, and soon sunk under its effects. All accounts of famine in rural districts are replete with similar symptoms.

The famine of 1846-47 was a heavy scourge. Paris was in some sort preserved from it; but in the north of Europe a million of men, or thereabouts, succumbed under its ravages. Its principal causes were the exaggerated expectations to which the potato had given rise. By far too sanguine hopes were founded on the produce of a root of rapid growth and susceptible of easy culture in rainy seasons, when cereal crops are apt to fail. Certainly, the potato fulfilled that object; but it was grown on much too large and too exclusive a scale, particularly in Ireland and in Flanders. With the increased production of this alimentary substance, there arose a very numerous but feeble population, incapable of resisting either hard work or privation. The potato disease then showed itself, and multitudes were left without food of any kind to eat.

M. de Meersman's exact and interesting account of the famine of 1847 shows us, in the clearest manner, the effects of cold on starving people. As soon as the weather became really severe, they died suddenly all over the land in such numbers that the whole country was alarmed and excited. But they did not all die in the same manner. With some, the symptoms were concentrated in the chest; they were choked by coughs or suffocated by watery suffusions. Others were carried off by diarrhoea. A few, after several hours' lethargic sleep, expired without apparent pain. Many sunk under the first attacks of an intermittent fever, which was sure to assume a pernicious character in systems so impoverished as those. Finally, when succour at last arrived, many died of indigestions produced by a too abundant supply of substantial food, which their weakened stomachs were unable to assimilate.

The treatment of famine fever is extremely simple. At the outset, the digestive organs are strengthened by a few drops of generous wine mixed with water; light nutriment is carefully

given in small quantities, gradually increasing both its amount and its strength; the patients are subjected to good ventilation, are frequently washed, and made to take exercise in proportion to their strength. Under the influence of this purely hygienic treatment, whole families were insensibly restored to life.

Observers who have written on scrofula are agreed that its grand cause (the conditions of age being favourable) is scanty food, both in quality and quantity. It is also brought on by bodily inaction, by want of exercise. Factory labour, in opposition to working in the fields, is one of the most active generators of scrofula. It has been established from well authenticated facts, that in great cities, such as London and Paris, scrofula attacks more girls than boys, the preponderance being estimated at two-thirds. This result is easily understood. In large towns, sedentary labour mostly falls to the female share. If those conditions be changed—as in some parts of Switzerland, where the men devote themselves to watch-making, while the women execute the rough tasks of the fields—the proportion is reversed, and it is the men who supply scrofula with its most numerous contingent.

One of the worst forms of scrofula—rachitism, or rickets—as has been proved by experiments on animals and observations on human patients—arises under the influence of chilly dwellings and insufficient alimentation. Thus, if you deprive a month-old babe of milk, and try to supply its place with meal and broth, there is an evident deficit of warmth-giving nutriment, and rickets constantly come on—unless some other complaint, supervening, carry off beforehand the injudiciously-fed infant. Again: What is the specific remedy, or rather the specific aliment, for rickets? Cod-liver oil. And is not cod-liver oil the alimentary substance which is the richest in heat-giving elements?

Well-constituted children may become scrofulous, if they fall from affluence into poverty. A sad example suffices to prove that scrofula is a complaint which may be taken by being placed in bad conditions. Poor little Louis the Seventeenth, although previously enjoying admirable health, changed so quickly and so completely under the barbarous treatment of Simon the shoemaker, that Desaux did not recognise the descendant of kings after his transformation by misery. The surgeon of the Hôtel-Dieu, accustomed as he was to sympathise with the sorrows of the poor, was deeply affected by his visit to that wretched lad—a specimen of adversity's levelling power.

It is worth while to draw a distinction between real poverty and physiological poverty. Grammatically speaking, poverty means the compulsory privation of the necessaries of life, in consequence of inadequate resources; but there are many circumstances under which privation does not result from inadequate resources, but from conditions of organisation which do not allow a sufficient reparation of the animal

economy. This is the poverty of wealth, starvation in the midst of abundance.

A young lady living in opulence, whose caprices are increased by being forestalled, may fall into loss of appetite or taste for unwholesome food, and so drift into the weakly condition which leads to pulmonary consumption. It is a case of physiological poverty contrasting with apparent abundance and luxury. Slow and incomplete convalescences, such as follow typhoid fevers and severe measles, if prolonged, may be considered acute forms of physiological poverty. After grand operations, frightful burns, when profuse suppuration exhausts the frame, if the digestive powers continue languid and the reparation is insufficient to make up for the loss, the same kind of poverty occurs, in spite of all the indulgences with which wealth may surround the individual. Or, we have only to imagine a man, amidst the splendours of fortune, but a prey to violent and lasting grief—and such instances are met with in the world—with appetite destroyed, strength diminished, nutrition languishing, and his losses unrepaired, and we have another form of physiological poverty co-existing with unlimited means.

AT THE OPENING OF THE ROYAL DRAMATIC COLLEGE.

I LIKE to meet actors off the stage—not that I am possessed with the fond idea of the stage-struck youth, that all actors are gods, and all actresses goddesses of supernatural beauty (which I have long admitted to be an error), but because it has been my lot to be thrown a good deal into their society, and because, knowing them well and intimately, I have learned to respect them. There are certain actors and actresses whose hands I am always proud to shake, not because they are eminent tragedians or comedians, but because they are honourable men and women. One of the most simple, unaffected, generous natures I ever met with, is enshrined in the breast of a clown. If any Diogenes should be going about looking for a specimen of a good husband and a good father, I will give him the address of a pantaloon; only regretting that I shall have to request him to ring the top bell. If I cherish a platonic affection for any member of the fair sex, it is for an actress whom everybody loves, because in every relation of life, as wife, mother, daughter, and friend, she is as bright an ornament to her sex as she is to her profession.

Believe me, I am not saying these things in a spirit of exaggerated charity towards a class requiring to be apologised for. I am not adopting the *nil nisi bonum* maxim, as if I were speaking of the dead. These good people are alive, pursuing an honourable career, and doing good deeds in the sight of many.

I little thought, in my young days, that I should ever have this opinion of play-actors. In the sphere, a very narrow one, in which I im-

bibed my early ideas, it was broadly inculcated that the theatre was a very wicked place, and that actors and actresses were very wicked people. When I first went to the theatre, on the sly, I had some compunction about it; but not being able to discern any wickedness in connexion with the performance of a beautiful play, in which virtue was rewarded, and vice punished, I dismissed the feeling, and was rather pained to think that some particular friends of mine had told me what was not precisely true. It was not until a much later period of my life that I made the acquaintance of actors, and found how much they, too, were belied. I expected to find them at least very knowing persons; but, after spending an evening with a party of players, I came to the conclusion, that I myself, who had been religiously brought up and warned to avoid plays and play-actors, was, in the ways of this wicked world, the most knowing person in the company.

I am not going to argue that players are by nature better than other people, but I think their generally single-minded natures may be accounted for rationally enough. In the first place, the ambition to become an actor is an intellectual one, and it will be readily admitted that only a trusting and unsophisticated disposition could hope for a high degree of success in the profession. Next comes in the exalting and refining influence of Shakespeare's poetry, which all actors, whether they be destined to shine as the kings of tragedy or the valets of farce, begin by studying. Talk to a low comedian on the subject, and ten to one if he will not confess to you that his first aspirations were in the direction of the tragic. He knew the lofty poetical speeches of Hamlet by heart—never to be forgotten—long before he was driven to lower his attention to the waistcoats of the First Gravedigger. A knowledge of Shakespeare redeems a vast amount of ignorance. An actor's education may be very defective; he may not be able to spell; he may betray in his handwriting and composition a sad want of familiarity with the use of the pen—but he knows Shakespeare by heart. He has all the philosophy of life at the tip of his tongue in Shakespeare's glowing words. We may be very clever and very accomplished, but when the actor leans upon the arm of Shakespeare he is fit company for the best of us. There is another influence for good in the player's profession. It is a precarious one. Nearly all actors begin by meeting difficulties and knowing poverty. It is rarely that any one succeeds without a long struggle. A fellow feeling makes them wondrous kind. There is scarcely a successful actor living who has not known what it is to be penniless, hungry, and, what is sometimes harder to bear, to be in debt for some miserable trifle among strangers. Thus it is that the most successful among them can always understand and feel for the misfortunes and sorrows of their struggling brethren. If I had not found by experience of them that players are in a remarkable degree kind-hearted, well-disposed

people, these considerations alone might have guided me to the conclusion.

That actors have faults and foibles I will not deny. They are men and women, and they have the faults that all men and women have in a greater or less degree. But this I will confidently assert, that actors are not sinners in a greater degree than other classes of society, while in many amiable respects they can lay claim to a larger number of virtues. One of the reasons why they are so constantly traduced is obvious. They live more than any other class under the public eye; there is a strong curiosity about them, and, consequently, any dubious story about their mode of life that prejudice may imagine, and the breath of scandal whisper, is rapidly spread abroad and eagerly amplified. How many times have I been told that So-and-So is a very immoral person, when there is nothing on earth of which I am so well assured as that that person is a model of purity and goodness? If scandal hits upon a truth now and then, does it never hit upon a similar truth with regard to other society? Really, upon my conscience, I do not know what class is in a position to throw stones at the players.

I had these thoughts one fine day lately, among the heather near Maybury, on a notable occasion when the Queen's son performed the ceremony of opening the Royal Dramatic College. It was a glorious summer's day, and the good work in hand gave rise to many agreeable feelings and pleasant reflections. It was pleasant, first of all, at the Waterloo station to notice how completely the clerks were mentally knocked over by the sight of so many of their stage favourites crowding round their boxes and offering to pay for tickets. They didn't seem to like to take the money; wondered, I dare say, that such delightful creatures as actors and actresses should be required to pay for anything. They were all very nervous, and no wonder. Fancy Lady Macbeth sweeping up to you and demanding a first-class return ticket to Woking! Norma following with a like request! The gentle Juliet sweetly leaning over your box, as if it were the balcony and you were Romeo! Box and Cox meeting in the narrow passage, as if they were in Mrs. Bouncer's lodgings bringing in their tea-things! I wonder if the clerks looked in the till to see if Cox had given away his lucky sixpence, and Box his tossing shilling, by mistake.

I don't know what made me think of it on this occasion, but for the first time in my life I took an insurance ticket—insured myself for a thousand pounds for sixpence. (This, by the way, is the cheapest luxury I am acquainted with. I am afraid, however, that I was under the impression that I was in a sweep, and had a vague feeling of disappointment, when I was brought back safe and sound, that I had not won something.) I say I don't know what prompted me to take an insurance ticket on this occasion. Entertaining, as I do, a high opinion of the members of the theatrical profession, I could not have been troubled with the suspicion

that the country actors, pining for London, knowing that a great body of town celebrities were going down that day, might have conspired to place a stone upon the rails. It certainly was suggested during the journey that there was an alarming degree of imprudence in putting so many precious eggs into one frail basket—but that was the suggestion of a dramatic author, who was probably thinking of his chest of drawers-ful of pieces.

I was not alone at the insurance office. Many members of the "profession" were streaming away with their sixpenny tickets. There was just one left negotiating. It was the charming lady with whom I have been platonically in love these—I don't like to say how many years, for my own sake as well as hers.

"What!" I said, "are you nervous, too?" meaning that I was.

"No," she said; "but I must think of the chicks at home."

They were all thinking of their chicks, of those who were near and dear to them, and of their poor brethren. This interest in their own class was manifested in many ways. A comedian who sat opposite me pointed out with evident pleasure the country cottages of some of his colleagues who had made an Arcadian colony within easy reach of the midnight train. Yonder smoked the chimney of Sir Toby Belch, near by bloomed the roses of Laertes. Is that Ophelia in the garden plucking them?

And so we rattle on, infringing the by-laws, where we do not infringe the laws of politeness, until suddenly emerging from a pine-wood, which suggests to this writer, Scotland, and, to a special war commissioner, Denmark, we come in view of a bright-looking Gothic building, situated in the midst of a garden gay with rhododendrons, with many-coloured banners, and with red coats. The Dramatic College!

We, who have not seen it before, exclaim in a breath, "What a pretty place!"

I had heard in gloomy quarters that it was not a pretty place; that it was situated on a "blasted heath," and that the only village near it was a village of the dead—a cemetery! I saw at a glance that this was a libel. The heath was thick with heather fast purpling into bloom; there was a cluster of cottages within a stone's throw; "first-class villas" were rising on the right, promising a thickly-populated neighbourhood; Working station was within three-quarters of a mile; and as to the cemetery, why, I could not see it, and for precisely the same reason that Tiburina could not see the Spanish fleet—because 'twas not in sight. That bugbear of a cemetery is about the same distance from the Dramatic College as Kensal-green is from Charing-cross. When the Prince of Wales arrived, and just as he placed his foot on the temporary platform, the college clock, with proper regard for theatrical effect, struck four. Bang, bang, went a park of real guns, a real army presented arms, and then the play began, all the actors present, whether tragedians or comedians, carrying wands, and

playing Polonius to the husband of the Princess of Denmark.

The plot and action of the drama may be described in a few words. Preceded by a dozen Poloniuses, the Prince marched up the garden to the door of the central hall, where Mr. Benjamin Webster, the master, presented him with a golden key. With this he opened the door—which, being a door intimately connected with the stage, was not locked—and entered to find the hall already occupied by a brilliant assemblage of what I may call beauty and talent. The Prince, having taken up his position under a regal canopy, Mr. Webster advanced and read an address, informing his Royal Highness that the work in which his deceased father had taken a great and special interest was now nearly completed. The three objects contemplated in the erection of the college were: a retreat for aged and infirm actors; schools for the education of the children of actors and writers for the stage; and a central hall which should include a library and a gallery of works of art. The first of these was accomplished; for the second, funds were in the course of accumulation; and the third, which crowned the edifice, was then about to be dedicated by his Royal Highness to the uses for which it was designed. To this the Prince makes a sensible and hearty reply, showing by some earnest and solemn words that he has a proper appreciation of the value of the actors' art, as a means of conveying amusement, and at the same time moral instruction and intellectual culture. The hall is then declared open, and Miss Louisa Pyne and Madame Grisi celebrate the event with gushing notes of music that make the walls ring again, and fill all our hearts with a thrill of exquisite pleasure. Then ladies advance to lay offerings of golden guineas before the young Prince, and foremost among them is the lady we all love and honour. I think that if I were a Prince, I would step down from that throne and ask permission to kiss her hand—that hand which is ever full of charity and blessing. This is the most touching part of the play. It is soon over now. The Prince, after supplementing the offerings of the ladies with a purse of his own, containing the handsome sum of fifty guineas, returns to the platform of the railway with his attendant Poloniuses, and presently we see him, while waiting for the train, talking to that excellent comedian, Mr. Toole. Of course his Royal Highness is asking him if yonder fleecy cloud is not like a whale; and of course Mr. Toole, being Polonius with a wand, says it is "very like a whale," or anything else his Royal Highness pleases to call it. I think Mr. Paul Bedford is sorry now that he was not a Polonius, that he might be at hand to back up his comrade, and say, "I believe you, my boy."

It was very pleasant to meet the old pensioners sunning themselves in their pretty garden, and greeting you with quotations from Shakespeare. Ask where yonder road leads to, and it will be replied to you, "Towards Chertsea, my lord." Speak to one who scarcely remembers you, and

there comes, "Horatio, or do I forget myself; give you good den, how goes the world, sir, now." Address another, familiar with the boards of Edinburgh, Glasgow, and Dundee, in the accents of the north, and you evoke, "Stands Scotland where it did?" Inquire as to the parentage of a little boy who is playing on the green, "The last remaining male of princely York." Invite one to the tent to liquor, and it is, "I charge thee, Pistol, in a cup of sack." Press him to take another cup, and you are rebuked with "I'll drink no more than will do me good for no man's pleasure."

I managed to get an invitation to visit one of the houses. I found an old actor and his wife comfortably domiciled in a suite of three apartments, consisting of sitting-room, bedroom, and kitchen, with other conveniences, such as a scullery and coal-cellar. The sitting-room was a good-sized airy apartment, overlooking the grounds, furnished in oak, the walls adorned with portraits of the occupant, as he appeared in the various characters with which his theatrical fame was identified in years gone by. The bedroom was as nice a white little nest as any dainty maiden would desire to lie in. If the walls of the passages had only been plastered, instead of partaking of the rough garden-wall order of architecture, the place would be perfect.

There are already built ten houses, each one containing accommodation for two families, and there are two outer doors for each, one for the below-stairs tenant, and one for the tenant above, lest at any time they should dispute as to their artistic merits, and come to temporary logger-heads. At the present time the college is tenanted by twenty pensioners; in fact, the house is "full," and no more can be admitted until some of the present occupants shuffle off their mortal coils. At the last election there were only sixteen candidates, and nine of these were elected; so that the college, while fulfilling the original design of its founders, very nearly meets the full extent of the claims upon it. Not one of the recently elected pensioners was under threescore, some were threescore and ten, and one or two, fourscore. The allowance to each pensioner, besides his furnished apartments, is ten shillings per week, with coals and candles. Medical attendance and medicine are provided gratis, and also the services of a nurse when required. A bakery and a bath-room are attached to the building, and a bit of garden-ground for the cultivation of vegetables, or flowers, has been allotted to each pensioner. There is no separation of man and wife, as in a certain "home" that we all wot of; but wives are permitted to live with their husbands, and husbands with their wives. Maybury has long had a reputation for being a healthy spot, and this is borne out in a remarkable manner by the fact that all the pensioners have greatly improved in health and strength since they have become inmates of the Dramatic College. I only heard of one invalid, and the medicine prescribed for him by the doctor is one

bottle of good sound spirit weekly, which is duly dispensed by the committee.

These are great results, and highly honourable to the actors themselves, through whose exertions—directed by the unceasing energy of Mr. Webster, and assisted by pecuniary help from the public—they have been entirely achieved.

THE STAFFORDSHIRE RENAISSANCE.

THERE are questions which it is impossible to "consider too curiously;" and, among these, few are of more general interest than those which relate to the development of the arts. We find, for the most part, that the fine arts are evolved from the useful arts; and that the useful arts (evolved in their turn from the necessities of the human race) may be traced back to primitive types, the origin of which is matter for speculation only.

Could we look far enough into the obscure past, we should probably find ourselves indebted to pure accident for most of the useful and beautiful adjuncts of modern civilisation. Many myths point significantly to this truth. The pretty story told by Vitruvius, of the origin of the Corinthian capital, and the legend of Hermes and the lyre, will occur to every one.

Roughly speaking, we may generally assume that modern discovery is the result of effort, and early discovery of accident. Modern workers, armed with the tools of generations of predecessors, are set down, as it were, on a road already carried far towards completion. They start with a definite question before them, and experiment for the answer. Primitive man, on the contrary, knowing nothing, having nothing, and ignorant even of his wants, stumbles on discovery, and turns accident to profit. It is incredible, for instance, that the aboriginal Australian should have invented a projectile dependent on laws so complex and profound as the boomerang. The first boomerang was probably a mere fragment of burnt or broken wood, which, being accidentally caught up and hurled, discovered properties so singular and valuable as to cause its reproduction for offensive purposes.

Thus, in like manner, Councillor Goguet, who was born a hundred years too soon, and wrote a book for which the age he lived in afforded no adequate material, conjectured that the first potter made his first pot by chance alone. Using, perhaps, a cocoa-nut shell for his kettle, he plastered it with damp clay to preserve it from burning; and so, finding the clay harden over the fire, discovered the key to the ceramic arts. The simplicity of this supposition carries with it almost the conviction of proof; added to which we have the corroborative evidence of those modern travellers who actually found the remains of clay vessels moulded over gourds in the ancient kilns of the Mississippi valley.

Adequately to write the history of pottery from its first rude beginnings in the hands of M. Goguet's wondering savage to its culminat-

ing point in the workshops of Josiah Wedgwood, would be to write the history of civilisation; and this not only because it is a useful as well as a fine art, but because it has, as it were, "fossilized" a series of long-buried facts for our instruction—a series so gradual, so wonderful, so rich in information, and so illustrative of the progress of the human race, that it can be compared to nothing more justly than to that record of development which, in geology, begins with the zoophyte, and results in man.

The time is not yet come for this gigantic task. The materials are not yet collected. But they have long been in process of collection in many fields of research, and by many workers. The names of Brongniart, Pesaro, Dr. Birch, Joseph Marryat, and Gustav Klemm, are famous as pioneers in this branch of art-literature; and surely none among these has approached his task in a more earnest spirit, or contributed more patient, and even precious labour of its kind, than Miss Meteyard in her interesting history of the life and products of our greatest English potter.

Those who remember Miss Meteyard in her first writings, will not have forgotten how every little tale that fell from her pen in those early times found its key-note in her advocacy of art-manufacture. That taste was not necessarily inseparable from cheapness; that the simplest objects of household use might be graceful in form, and harmonious in colour, without being, therefore, less suitable to their original purposes; in short, that there should be a soul of beauty in things common, has been Miss Meteyard's literary and artistic creed from the beginning of her career as a writer of fiction and feuilleton.

Remembering this to be the case, we are not surprised to learn from her preface to the *Life of Wedgwood* that she has had this work in view for fifteen years. Some of her earliest recollections, she says, were of the potteries; some of her earliest possessions, specimens of toy-ware from the famous Burslem works. Since then, her tastes, her surroundings, her studies, have all inclined in the same direction. She appears, from her minute and comprehensive account of the earths, glazes, and processes employed by Wedgwood and his contemporaries, to be herself possessed of no small share of sound chemical knowledge. She is acquainted with the whole art and mystery of pottery. She is imbued with just that amount of hero-worship proper to a biographer. She has had access to a virgin mine of letters, documents, note-books, and day-books of every description, now in the possession of Josiah Wedgwood's descendants and successors; and she has enriched her first volume with a brief history of early British pottery, which is remarkable for being the only essay on that subject yet brought before the public.

Taking these facts at their value, and having read every line of Miss Meteyard's present volume from its first to its five-hundred-and-fourth page, we need hardly state our conviction that the subject could in no wise have fallen into

more congenial hands; or have been produced in a manner more costly and complete.

The art of pottery appears to have been practised in Britain before the Roman era. Specimens of Celtic urns are found scattered on the floors of subterranean hut circles, in caves, under the moors in the north and west of England, imbedded in the chalk formations of Kent, and buried along the course of ancient trackways. It is generally dark coloured, being formed of the superficial, ferruginous clays; is moulded by hand, and sometimes ornamented with a zig-zag pattern, rudely scratched in by means of a pointed stick or flint. Mr. Tylor, in his admirable book on the history of mankind, observes that much of this early British ware was modelled in baskets of willow, which, being burned off when the clay was sufficiently fired, left an indented pattern on the surface—a fact which seems to have escaped Miss Meteyard's observation. At this time, each family is supposed to have moulded its own pottery, as the Indian families carve their own bowls; and it was not till the period of the Roman conquest that the art was cultivated by means of associated labour. Extensive potteries then sprang up throughout Roman Britain; and the kilns on the banks of the Nen, the Medway, and the Severn, supplied the foreign legionary with those tiles, wall ornaments, and vessels of use and ceremony, to which he was accustomed in his home beside the Tiber.

From this time, and for so long as the Roman rule endured in Britain, the art appears not only to have flourished, but to have been carried to a high degree of perfection; especially in the neighbourhood of Lincoln, where the famous Castor pottery was made; but with the Saxon domination it is seen to degenerate in form, colour, and fabric. The great potteries fell into disuse, and the tilewright's craft became local, like that of the blacksmith or the carpenter. The village potter of the Saxon period made coarse dishes and porringers for the thane and the abbot, while the table of the ceorl was furnished with beechen bowl and platter. The advent of the Normans, who affected more domestic splendour than the Saxons, gave, however, some slight encouragement to the fast-failing staple of Staffordshire and Kent. Tiles for ecclesiastical purposes, and pitchers decorated with the heraldic insignia of noble families, were now called into requisition; and the potter's art benefited in a partial degree by that spirit of emulation that came in with the great Conquest, and animated the workshops of the middle ages.

The skill of the English potter was, however, for four or five centuries, almost exclusively displayed in the manufacture of decorative tiles; and this because the taste of the age left no other path open to his genius. The buffets of the nobles were supplied with the costly imported wares of Italy and Flanders; while wooden ware, from its cheapness and durability, was universally employed for household purposes. Caliban, it will be remembered, rejoiced that he should "scrape trencher" for Prospero

no more; and the historical student will not forget how, in 1623, the Protestant courtiers of Charles the First were scandalised to see the young queen eating "out of treen dishes" by way of religious penance. Even so late as 1663, the polite Mr. Pepys, recording how he dined at the Lord Mayor's feast, states that it was "very displeasing" to him to see the meats served in wooden dishes, and to be allowed "no napkins, nor change of trenchers." Finally, the treen ware may be seen to this day on the tables of some charitable foundations, as, for instance, at Christ's Hospital, in Newgate-street.

Notwithstanding these things, it is well proved by Miss Meteyard that coarse pottery was undoubtedly made and sold in England throughout the middle ages, and was never wholly superseded, as has been generally supposed, by either wood or pewter. Produced, however, in small quantities, imperfectly fired, and consequently so friable that it could with difficulty be transported from place to place, our mediæval earthenware was regarded as a precious possession; and we find such common articles as baking dishes, mugs, and covered pots, standing as special bequests in wills of the fifteenth and sixteenth centuries. The Delft ware, and the Dutch imitations of majolica, were held in high esteem; and even so early as the reign of Elizabeth, a colony of Dutch potters had actually settled in England, while a Dutch fair was held annually at Yarmouth for the sale of earthenware and wooden toys.

It is in the seventeenth century that the Staffordshire potters come distinctly before us as proprietors of kilns, and employers of workmen; and by the beginning of the eighteenth, they are seen to be imitating the Dutch majolica, and attempting to analyse the clays and glazes which made it so superior to their own. Henceforth improvement went on rapidly, and the names of Thomas Sans, Thomas Toft, and William Talor of Burslem, are rescued from obscurity by being affixed to some very curious ornamental dishes and plaques, rudely painted with portraits of Charles the Second, Henry Prince of Wales, and Charles the First, specimens of which are engraved in Miss Meteyard's first volume.

We have, however, no space for further details of this Staffordshire renaissance, valuable and important as it is; but must devote a few lines to the hero of the book.

Josiah Wedgwood was born on a summer's day, early in July, 1730. He came of a long generation of potters, and his home, though humble, was by no means so humble as it has often been represented. His father was in easy circumstances, and some of his relations were men of substance and position.

The boy was predestined to pottery from his cradle. He played, went to school, rode the crate-men's horses, kept rabbits, and took birds'-nests like all the other Burslem boys; and before he had reached his twelfth year, was already at work as a "thrower" in his brother's sheds.

His "first teapot," a vessel moulded in the ordinary ochreous clay of the district, and decorated with a few twining leaves in coloured relief, is still reverently preserved at Etruria. About this time, small-pox broke out at Burslem, and Josiah Wedgwood, with several of his brothers and sisters, was stricken down. The effects of the illness stayed by him all his life. He rose from his sick-bed lame of the right leg, and, twenty-two years later, was compelled to undergo amputation of the limb.

Passing over the story of his early partnerships, of his patient self-culture, of his passion for chemical analysis, and of that eager desire for knowledge which prompted him, like Boccaccio, to copy many a borrowed book with his own hand, we find him, A.D. 1759, settled at Burslem as a master potter; marrying and prospering in 1764; and in 1765 diligently employed upon a service of the now celebrated cream-ware for no less a patron than Queen Charlotte. Henceforth, wealth and reputation flowed in upon him; and his life, always busy, became one of unceasing aspiration and endeavour. He made frequent journeys to London and Liverpool; became acquainted with Darwin, Priestly, Aiken, Brindley, and other noteworthy characters of the eighteenth century; lent active co-operation to the projectors of the Grand Trunk Canal; planned and carried into execution a turnpike-road, ten miles in length, through the pottery district; and established his famous works at Etruria, an estate purchased by him in the immediate neighbourhood of Newcastle-under-Lyne. Here he built himself a handsome mansion; here prosecuted his studies of antique art, and gathered together his fine collections of fossils, shells, prints, books, and specimens of curious porcelain. Here, too, he devoted incessant thought and labour to improvements of various kinds in glaze, fabric, and design; and here carried on those famous experiments in clay and colour that enabled him afterwards to produce cameos, medallions, and miniature sculpture in a substance so delicate that it rivalled the texture of ivory, and so hard that it promised to last as long as the bronzes and intaglios of antiquity. Another of his important discoveries enabled him to paint on porcelain in the unglazed manner of the ancient Etruscans; an art which had been lost since the time of Pliny. By none of these wonderful imitations of the classic pottery is he, however, so universally celebrated as by his copy of the Portland vase. Shaw states that Wedgwood sold fifty of these copies at fifty guineas each, but that the expense of production exceeded the profit of sale. One of the finest of these may be seen in the British Museum, in a room adjoining that in which the original is preserved.

Mr. Wedgwood now employed such artists as John Bacon and John Flaxman; both, at that time, young and striving men; Bacon being, however, for the most part self-taught, and Flaxman a rising Academy student. Flaxman's models, says Allan Cunningham, "consisted chiefly of small groups in very low relief—the

subjects from ancient verse and history." How beautiful those designs were, is well known to all who have seen the exquisite collections of Wedgwood-ware lent for exhibition at South Kensington by Sir T. W. Holburne, Sir John Hippesley, and others. A very lovely specimen, representing a group of infant Bacchanals, and executed in Flaxman's best manner, is also engraved in Labarte's valuable Handbook of the Arts.

It is pleasant to know, on Cunningham's authority, that the great sculptor loved to allude in after years to these humbler labours of his youth.

Josiah Wedgwood, while thus acquiring fortune and reputation for himself, and lending a helping hand to many artists, native and foreign, was also serving the commercial interests of his country. Almon observes that his new wares, his improved forms, and his refined style of decoration, opened a new field to enterprise, improved the national taste, and gave England an increased artistic reputation abroad. Mr. Wedgwood was a fellow of the Royal Society, and of the Society of Antiquaries, and is known to have contributed some papers to the Philosophical Transactions. He was also the founder and one of the principal leaders of the celebrated "General Chamber of the Manufacturers of Great Britain;" an association which did infinite service in its time to the national industry of the country. He died at Etruria on the 3rd of January, 1795. Taken as a whole, his life was uniformly blameless, useful, prosperous, and happy; and his biographer is as much to be congratulated on the subject of her task as on the manner in which she has executed so much of it as is yet before the public. Such lives are good to write, and pleasant to read; and their importance from some points of view can scarcely be rated at too high a value.

WINE AGAINST PHYSIC.

THE sensible doctor of the present day, unlike the doctor of the past day, believes in good victual and drink, and does not believe, as he used to believe, in the perilous filth of drugs. Drugs used by men discreetly skilled are of the utmost use, are essentials of life now and then. But only now and then. And ah, those draughts, six in a parcel, that delight the Lady Lacquer Daisy, and whose almost daily arrival is as good as a new moon for making her lord turn his money in his pocket. If Doctor Didill could only feel his fees to be as safe when he orders the refreshing tonic, cheaper and infinitely better, of a well chosen light wine, as when he produces, with occasional affectations of change, cabalistic scrawls that conjure up dire substitutes of the apothecary for the delicious stimulants and tonics that God gives us, let him be as mercenary as he seldom is but often is believed to be, and he would throw much of his physic to the dogs. For would he not find the wine-merchant a pleasanter ally than the drug-

merchant? An occasional hamper of Burgundy would be a more welcome testimonial than any quantity of sarsaparilla.

The difficulty in the way of the doctors is yearly diminishing. Year by year the number is greater of people who know that when pills, powders, electuaries, draughts, mixtures, set in a strong current down their throats, they are being doubly punished, a doctor's bill is being made at the expense of their intestines. It is hard that attack should be made upon the pocket and the stomach too. But you would have it, Monsieur Dandin, you would have it. You wanted to see value for the money you paid to your medical adviser, and thought, till lately, that value was to be measured by the quantity of filth you swallowed. Now you are beginning to find out that the man deserves to be paid best who relieves you from serious illness most quickly, making the least fuss, and with least use of drugs, neither affecting to despise them nor overvaluing them, but using them, when they seem to him needed, in a firm, decisive way, and never thinking a drug necessary when he can do its work with a good, wholesome, dietetic substitute.

And let it be remembered gratefully that this improved method of practice begins with the doctors themselves. We have heard from one of the greatest wholesale drug dealers in this country, that the falling off in the supply of drugs to a large number of private practitioners who make up their own medicines, has been of late years so great, that at first it was supposed customers were leaving their old druggists and getting part of their supply elsewhere. But it soon appeared that this was not the case, and that the change indicated a rapid advance in a wholesome change of system. But many an honest practitioner, especially in the country, loses patients by appearing lax in treatment of a case that he abstains from complicating with the artificial disease set up by the action of unnecessary drugs, or by appearing to charge too much, when he may have saved his patient from months of distress, or even from death, by incessant watchfulness and skilled advice. Says the ignorant patient, with the air of one who is much put upon, why, he only sent me four bottles of medicine! And in a country parish there is too often, ready to take his place, one of the large body of unskilful practitioners who can only succeed by truckling to the prejudices of every well-to-do victim who may call him in. Only four bottles of medicine, and those perhaps not nasty enough. For it used to be devoutly believed by the majority of sick people that in physic nastiness is power. In many parts of England the poor do not believe in medicine unless it "scours them;" and practitioners are almost forced, whenever it is safe to do so, to begin with a "scouring" to establish confidence. Very common, too, is the case of a young doctor known to us, who, in the early days of his practice, lost one of his best patients because he sent her a four-ounce bottle containing four

doses of prussic acid in rose-water. If she had taken the four doses together she would have been a dead woman; but she contemptuously dismissed our inexperienced young friend because, she said, he had been playing with her case, and sent her only a bottle of rose-water. Probably the sick public in our friend's neighbourhood, especially of the richer class, got plenty of asafetida and other delicacies in their medicine-bottles for the next few months, and important people were thrown into ecstasies at being clean taken off their legs by the extreme filthiness of our friend's mixtures.

It is really in the medical profession alone that reform of these old prejudices has begun, and is being carried on with many a small incident of personal self-sacrifice. In London and in our great towns, among the upper and middle classes, there is a pretty wide-spread knowledge of the general course of educated opinion and practice in any matter that concerns the body of the public; here, therefore, a practitioner of medicine may thrive the better for being in the front rank of the army of reform. But the army of reform is an army of the doctors—doctors alone are competent to be its leaders—and the improved opinion by which the wiser of them thrive is of their own creation. The wealth and luxury of London also lends itself only too readily to nice medical experiments in diet. Dr. Robert Druitt, the medical officer of health to St. George's, Hanover-square, in a little book that has set us talking of these things, tells how small he was made to feel, years ago, when beginning practice, by a London doctor of the old school whom he met in consultation over an important patient. The senior put out his junior's light by display of a profound knowledge of cookery and wines. His young friend was an able man, too; for in those early days of his career there was not a student of medicine in whose eyes Dr. Druitt was not honourably distinguished as the writer of one of the best hand-books of the anatomy of man. He now practises physic, is a member of the College of Physicians, and has distinguished himself in latter days by liberal action on behalf of public health. It is such a practitioner—one who has nothing whatever in common with the race of quacks—who has been addressing to a medical journal a series of papers or reports upon the cheap wines—really wines—that Mr. Gladstone has enabled all classes to use in diet or as medicine. The papers have been collected into a small volume, published by Mr. Renshaw in the Strand. From that volume we draw some of the main facts that should be common knowledge now-a-days, but the little book itself contains so much explicit and practical information upon the characters and qualities of the different kinds of pure and cheap wine now imported from France, Italy, Hungary, Austria, and Greece, that the beginner in the use of these wines will deny himself a great deal of good help if he do not get the book itself, and use it for his counsellor till he can find his way about in the newly-established wine-market, act on his own know-

ledge, and satisfy his own taste. For in wine, as in music and in everything else, even for good tastes there is a considerable range of difference. Dr. Druitt is a thoroughly trustworthy guide as far as he goes. He affects no chemical profundities, and laughs, as he should, at the quackeries that recommend wine and even beer for its phosphorus, iron, or brimstone. He says that of good wine the stomach is the best test tube, and accordingly, when the removal of the prohibitive duties brought in again pure wine at a cheap price, he determined to go, as systematically as he could, through all the different cheap wines brought into the English market—meaning by cheap, wine that does not cost more than half-a-crown a bottle—using them naturally at his dinner-table, and taking note, before its taste had well gone out of his mouth, of the qualities of each, with report of its after-effect upon a constitution rather sensitive.

It need hardly be said that the cheap wines now coming into common use are not cheap by reason of inferiority. They are actually superior, not only as pure wines, but for intrinsic commercial worth of material, to many ports and sherries sold at twice their price. We export raw spirit to re-import a considerable part of it from Portugal and Hamburg, as port and other wine. A fifth part of even a good bottle of port consists of proof spirit, costing at the rate of about three-farthings a bottle. For the Portuguese buy the spirit they send back to us at the rate of two shillings the proof gallon, taking in one year a million and a half of gallons of spirit, and sending us back three-and-a-half million gallons of their wine. In all pure wines the natural proportion of proof spirit is usually from eighteen to twenty-two per cent; many contain eighteen; some reach twenty-five or even twenty-seven; and, in rare cases, the proportion of proof spirit may even be thirty per cent. Port wine that has not been brandied for the English market, contains twenty-three-and-a-half per cent. Port wine, as we get it, contains thirty-five or even forty-five per cent of spirit, that will only blend in flavour with the natural wine after the costly process of long keeping, although one of its uses is to throw down the fermentable extractive, and give to the wine at once the appearance, without the flavour, of "tawny old port." This sort of old port is usually said to have been long in wood, lest people should look too curiously at the cork, or seek in the bottle for the crust of tartaric acid which is deposited in course of time, and leaves the wine mellow for its absence. Since the vine disease, really good ports and sherries have almost doubled in price; and at prices below five, six, or seven shillings a bottle, they are factitious wines, incomparably worse than many a pure wine of France, Hungary, Austria, or Greece, of which a choice quality is to be had for half the money.

For poor hard-working people who lead indoor lives—teachers, milliners, dressmakers—to whom even good beer (the best cheap drink for healthy folks who take active out-door exer-

cise) is indigestible, there is food and medicine in a small dose of light pure wine. The white nervous tongue of the sickly dressmaker, who thirsts for tea that weakens further the deficient appetite, if she took in place of tea a little cheap pure Bordeaux wine, with an equal quantity of water, would recover healthy colour as her stomach regained tone and appetite, and her blood flowed in healthier current. It would be well for the town child between seven and ten years old, who flags in appetite and is dainty with his meat, as children are allowed to flag in nurseries from which no comfort need be excluded, if the doctor's order answered to Dr. Druitt's suggestion in such case, Give some kind of light, clean tasting, sub-acid wine—Rhine, Bordeaux, Chablis, or some of the clean, dry wine of Greece and Hungary—let this be sipped freely at dinner, and then look to your mutton. Great is the refreshing appetising power of these true wines, many of them costing only fifteenpence a bottle, and most wholesome is the enlivening power that depends not only on alcoholic strength, but on the subtle influence of refreshing principles that tell their presence in sweet odours and a grateful taste. A child down with scarlet fever or measles, restless with pain and thirst, may find the thirst quenched, the headache relieved, and a quiet night's rest substituted for a night of irritable tossing and tumbling, by sipping, not at physie, but at Bordeaux wine and water—Bordeaux cheap enough to be a solace in such hours of sickness even to the very poor. The healthy child, too, at its juvenile party, why should it be made ill with glasses of cheap sherry when pure and delicious sweet wines that will delight its palate, and do good to its health, are quite as easy to be had? Italy offers white Capri at sixteen-pence a bottle, fragrant, brisk as if slightly aerated, sub-acid, and altogether wholesome. Greece offers the white Mount Hymettus, which, at sixteen-pence a bottle, may give pleasure to the experienced wine-drinker by its firm, dry, clean character, and abundance of peculiar wine flavour of a Tokay sort. The Greek Visanto is a sweet, full-flavoured wine, with little alcoholic strength.

Greek Santorin at twenty-pence a bottle is one of the stronger class of undrugged wines, and very like a light dry port. The Greek wines, says Dr. Druitt, have more body than the French, and seem to have a capacity for developing fine flavour by keeping, of which we cannot fully judge until they have been longer in use. Of the Hungarian wines, some of the finest, as the dry white wine called Ruszte, are to be had for three and sixpence a bottle; there is a good Hungarian Chablis at sixteen-pence, noted as "a light wine, of light straw colour, not too acid, rather too much bouquet;" and the Hungarian Erlaure is pure and pleasant at seventeen-pence; at half-a-crown, is highly commended as "an excellent claret." Excellent wines, too, are the Austrian red Voelslauer, at two shillings a bottle, and the white Voelslauer, at half-a-crown, immeasurably superior to the

cheap dinner sherry, for which it would be a delightful substitute. In fact, there is half a continent to choose from, a new world of materials for health and social comfort to explore. Dr. Druitt's book will supply, better than any we know, the practical information with which an experienced friend is able to turn a beginner's face in the right direction. We have not yet made out for ourselves a tenth or a hundredth part of the uses and comforts of the cheap and pure wine from which we have been forcibly estranged for several generations past. A pure wine, however cheap, if good of its sort, is, as Dr. Druitt says, refreshment that none need be ashamed to offer to a duke; an impure wine, however expensive, is no drink for gentlemen.

AN UNPATENTED GHOST.

So plentiful, of late, has been the supply of spectral apparitions, that it is with some difficulty a new phantom, though furnished with the strongest testimonials, can obtain a patient hearing. It will therefore, perhaps, be the discreeter course to fall in with the commercial tone which has been given to the subject, and be content with stating, in reference to the ghost about to appear, that it is wholly unprotected by any patent regulations whatever, and perfectly at the service of anybody who can, by the exercise of legitimate spells, render it correspondent to command.

In the year eighteen hundred and fifty-seven, a gentleman, whose name, we shall pretend, is Gauntrell, though in fact it is nothing of the sort, was induced, by the prospect of excellent perch fishing, to rent a comfortable cottage residence, in a somewhat secluded neighbourhood, a few miles from Abergavenny.

What particular fun there can be in snaring that very abrupt, aggressive, and—when captured—all but worthless, fish, we cannot divine. Excepting the charm of voracity, it seems to display no characteristic that should endear it to the angler's soul, or be likely to beguile a sensible, middle-aged gentleman, like Mr. Gauntrell, to settle two hundred miles from his natural haunts and home. Habit, however, is second nature, a fact one is too apt to forget, while opening the eyes of wonder at a hero who smokes his cheroot under a heavy cannonade, or a distinguished character (of another kind) who expressly stipulates for pig and prune sauce (and "plenty" of the latter) as his final repast on earth. Mr. Gauntrell had passed his earlier years on the banks of a famous perch river, and the enmity there first engendered between himself and that warlike fish family, had probably assumed something of the aspect of the vendetta, or death-feud, extending even to other streams and districts.

To speak with precision, "Grisewood Cottage" was something more than it pretended to be, possessing two good stories, the upper nestling in an enormously deep thatched roof, half overgrown with creepers and lichen, and an

excellent kitchen, sub-terrene on the one side, but, owing to the peculiar formation of the ground on which the cottage stood, super-terrene on the other, with a window looking to the garden. Excepting a door opening into the scullery, there was but one other, that through which a flight of ten steps led up to the hall passage. Let this be remembered.

The rent demanded for Grisewood Cottage was exceedingly moderate—so low, indeed, as to have induced the in-coming tenant to make the unwonted inquiry, whether something prejudicial to health or comfort might not have suggested the terms proposed.

The agent had smiled.

Why did the agent smile? Because he was a man of some penetration, and saw in his questioner a person who would take the initiative in smiling, if he—the agent—did not, when told what the latter was bound to disclose, namely, that Grisewood Cottage, like dozens, scores, of other desirable dwellings in the superstitious west, had been suspected of a certain amount of—hauntedness.

Mr. Gauntrell did smile.

"Not sufficient, I conclude, to interfere with our convenience?" he inquired.

"Quite the reverse," was the prompt reply.

"The reverse?"

"Literally so. It has been found of absolute service."

"You excite my curiosity. Pray be explicit."

The agent paused.

"Sir," he said, "I am not only bound, but perfectly willing, to tell you what is the matter with this house, and I could do so in two words. So far, I am in your hands. But, if I mistake not, you have made up your mind, ghost or no ghost, to take the cottage, and I am tempted to ask you permission to withhold the information you have a right to require, in order that you may, unprejudiced by any previous warning, observe the disturbing influence, and probably detect its mysterious origin, for yourself. In doing so, you would not only confer on the landlord a service for which, I am sure, he would willingly place the house at your disposal for a term, rent free, but would also disabuse the rustic mind in your vicinity of superstitious fancies which are but too apt to influence it."

The shrewd agent had not misjudged Mr. Gauntrell's disposition. Nothing, perhaps, except, it may be, the unexpected appearance of a vast shoal of perch, on the feed, could have pleased him more than such an opportunity. The bargain was at once struck, and the family, consisting of Mr. and Mrs. Gauntrell, two daughters, a son (a young Cantab, reading, in his vacation, for honours), and four servants, entered into residence.

For about three weeks, all went tranquilly. The locality was charmingly rural, the perch fed like famished aldermen, and the ghost, to say truth, had been entirely forgotten—when, one night, Mr. Gauntrell, who had remained up later than usual, writing letters in his study,

received an unexpected visit from his footman-butler. Thomas was a cool, intelligent London servant, and had been for several years in his present situation.

"There's something *very* queer below, sir," said the man, in a low, serious tone.

"Queer?" said Mr. Gauntrell, the agent's report suddenly flashing on his mind. "What do you make of it, Thomas?"

"Can't make nothing of it, sir, or I shouldn't have troubled you, so late as it is," said Thomas.

"Perhaps you wouldn't mind stepping down, sir?"

"Not at all. Who's below?"

"Emma (the lady's-maid) and Jane are sitting on the stairs, sir. Cook said her nerves wouldn't stand it no longer, and she went to bed."

"Why had you all sat up so late?"

"It kept a coming and a going, sir," said Thomas, "and we was waiting till it was full on, thinking that was the time for you to see it."

"It, man! Is it a ghost?" asked Mr. Gauntrell, as they left the room.

Thomas only shook his head doubtfully, and followed his master down stairs.

"No light?" said Mr. Gauntrell, feeling his way.

"We thought you'd see better without one, sir," was Thomas's reply.

Emma and Jane were sitting, arm in arm, nearly at the top of the little flight of stairs, within sight, and very easy reach, of the study door. All below seemed as dark as night could make it.

"I think it must be gone for good and all," said Thomas, stretching down cautiously.

Mr. Gauntrell was becoming impatient.

"Come, come," he said, "what is all this about? What have you seen? What do you fear?"

Thus urged, Thomas delivered the following explanation:

It would seem that one night, about a week after the arrival of the family, as Emma was sitting alone at work in the kitchen, the door standing ajar, she became suddenly sensible of an augmentation of light in the room. Aware that no one had entered, she put her hand to her cap, under the impression that it had taken fire. The cap, however, was all right. She looked eagerly round. Neither fire nor smoke was visible, nor did any smell of burning accompany the phenomenon. Nevertheless, the light disseminated by her solitary candle had increased twenty-fold!

Seized with an unaccountable panic, the girl, catching up her candlestick, darted from the room. The darkness of the passage caused her to observe that the candle had been extinguished in her rapid movement. She glanced back. The kitchen was filled with a whitish lustre as bright as day!

The cook, who had not yet retired to bed, listened with considerable alarm to Emma's statement of what was occurring in her own

domain, but positively declined to descend, unaccompanied by Thomas. It became necessary, therefore, to apprise that gentleman of the circumstance; and thus was occasioned a delay of some three or four minutes, at the end of which time Thomas, creeping gently down, found all as dark, and to all appearance as secure, as usual.

It happened that Mrs. Gauntrell was at this time in a somewhat nervous and delicate state of health. The servants therefore agreed among themselves that nothing should be said to her on the subject of the phenomenon; at all events, until it should again occur.

It did again occur within a few days, and at a moment when the cook, Jane, and Thomas were together in the kitchen. On this occasion, the increase of light was so gradual, that it for some time escaped their observation, until Thomas, whose eyes happened to be directed towards a small printed paper affixed to the wall, noticed that the words gradually became legible.

"It's a coming," said Thomas. "Don't be afraid, Mrs. Mortimer; but, when I say 'Now,' blow out your candle. So will I. *Now.*"

Out went both lights. It made no difference in the steadily augmenting splendour. The room became as radiant as though six lustres were burning within it.

For a half minute or so, the awe-stricken servants sat dumb and motionless in their chairs, when the light began to diminish, and, much more quickly than it had come, disappeared altogether.

Another consultation was now held. Mrs. Mortimer, whose courage was scarcely equal to that of the high race whose name she bore, insisted that mistress should be told, without more delay. The counsels of the cooler Thomas, however, prevailed, so far as to give "the thing," as he affected to call it, a still further trial, and this was done.

Twice more had the incident recurred, when Mrs. Mortimer, "wore out," as she expressed it, finally struck her colours, and, on the fifth appearance, Mr. Gauntrell was warned, as described.

It further appeared that, this last time, the light, instead of exhibiting a steady increase, had somewhat vacillated, waxing and waning, withdrawing almost entirely, then returning with greater power, yet never attaining its maximum brilliancy, until, before Mr. Gauntrell descended, it vanished altogether. Such was the history.

The most minute examination of the room, extended to the scullery adjoining, revealed nothing to Mr. Gauntrell that could, in any wise, point to a solution of the singular phenomenon. The window, secured with one huge strong shutter, offered no perceptible crevice through which even a thread of light could penetrate, still less the mighty flood that had been directed into the apartment. The consternation of the female servants was too genuine to be mistaken. The integrity of Thomas was beyond suspicion.

All that could be done, was to be in readiness for the next recurrence of the event; and, for this purpose, Mr. Gauntrell contrived an apparatus by means of which he might be warned, at any instant, from the kitchen, of the approach of the phenomenon. This was, next day, continued to other apartments above, for Mr. Gauntrell, aware of the firmness and calm good sense which characterised the members of his family, made no scruple of relating to them, at breakfast, all that had occurred.

By reason of the early habits of Grisewood Cottage, the expected signal, when it was at length given, found the master of the house alone in his study. Hastily telegraphing to his son, who was reading, still dressed, in his own apartment, and joined him in an instant. Mr. Gauntrell descended to the haunted precinct.

Thomas was there, alone. One candle was burning on the table; but, already, its light was overborne by the mysterious glow, and, when Mr. Gauntrell extinguished it, the sole result was to give to the growing lustre a purer and more silvery tone. Clear and lucid as a beautiful dawn, the strange splendour grew into the room, lighting up every speck and crevice with a ray as searching, though not so warm in colour, as that of noon.

Young Gauntrell rushed to the shutter, and drew it down. All without was pitchy darkness, nor (strange to say) was any portion of the lustre that prevailed within, projected into the obscurity.

In vain did the two cool investigators search in every direction for a possible nucleus of this strange fount of light. It was dispersed, with one uniform power, throughout the room. After the lapse of a minute, or a minute and a half, the radiance began to diminish, first slowly, then rapidly, vanishing, at last, with a start, so to speak, as if some one, bearing a lamp, had suddenly closed the slide.

It would be needless to dwell upon the efforts made by Mr. Gauntrell, aided by his family, to arrive at some solution of this enigma, which, puzzling as it was, they one and all believed to lie within the province of discovery. Philosophical conjecture, no more than material investigation, was able to suggest the slightest clue. Appeal to the agent proved that the phenomenon described was identical, in character, with those which had cost Grisewood Cottage its good name. Still, Mr. Gauntrell did not abandon the hope of dispelling the singular mystery.

The incident began now to recur so frequently that the domestics—Mrs. Mortimer excepted—grown familiar with it, discarded their terror, and even began to regard it as a curious performance, provided for their amusement. Mrs. Mortimer's nerves, however, were not proof against the strain. The kitchen was hers; she was responsible for all that happened there; and to have this "queer fire" burning when it wasn't wanted, and making her hair stand up, on account of the kitchen flue, was more than cook could bear. As, however, Mrs. Mortimer was an excellent servant, and

attached to the family, an arrangement was effected, by which leave of absence would be granted to her for the remaining months of Mr. Gauntrell's tenancy, and her place temporarily supplied. Thereupon, Mrs. Mortimer departed.

Now became manifest the disadvantages of an evil reputation. The party who had been relied upon to discharge the offices of cook, positively declined to remain in the house later than nine of the clock, evening. This being attended with inconvenience, she was dismissed in a day or two, and another substitute was sought. The inquiry seemed fruitless. Far or near, no one could be found willing to undertake the culinary department, with residence, at Grisewood Cottage.

During this state of things, a curious incident occurred. Young Richard Gauntrell, who had somewhat over-fatigued his student brain, one day resolved upon a walk as far as Abergavenny, and arrived there, in due course, about noon. In that town there stands a small quaint quiet coffee-house, of the temperance persuasion, known as the "Greeting Hands," and in the clean fresh parlour of that house there sat, on the day in question, a little old lady, eating bread and cheese. She was a bright and brisk old lady, with clear busy eyes, and a cheek which, though no longer young, looked as if it would be pleasant and comfortable to kiss. That she was also a careful and wide-awake old lady, was proved by her—rather sharply, for *her*—reproving another guest who, on entering, had nearly tripped over a bundle she had placed on the floor.

"That's all the property I have in the world, young man," said the old dame, "and if you'd broke your nose over it, it wouldn't have done any good to you or me."

The guest, admitting that there was an absence of any perceptible advantage to either in such a catastrophe, begged respectfully to ask why it was necessary to place her property quite so close to the threshold.

"Why, to be ready for a start, young man," was the reply. "I don't know what moment I may be come for, you see."

"I think whoever's coming treats you very bad," said the landlady. "Here you've been, with your bundle packed, and your bonnet on, two whole days."

"I'm noways impatient," said the old lady.

"Do you mind my asking where you're going?" asked the landlady.

"Not I, my dear. 'Tis 'corden as I dreams."

"According as you dreams!" echoed the landlady.

"To be sure," retorted the old lady, cheerily.

"We comes of a dreaming family, and we always goes by it. I say, my dear, can I get a horse and cart, if I want a lift, Ebbw Vale way?"

"Yes, sure. When shall you go?"

"When my young man comes. But he'll be a walking, and p'r'aps he won't like to carry my luggage."

"He must be a very devoted young man if

he do," said the landlady, laughing. "What's he like?"

"He's a handsome young man, also pale, which I'm afraid he takes too much out of himself, in pint of study," said the old lady. "He's not far off now."

"Am I the young man?" inquired the male guest, a young farmer of the neighbourhood.

"Hush!" exclaimed the old lady. "I do believe that's him. Yes; he's a coming in. I see him turn."

The next moment the door opened, and Richard Gauntrell entered.

The old dame started up.

"Here I am, young man. I'll go."

"Go!" exclaimed Gauntrell, who, attracted by the appearance of the clean little hostel, had turned in for some refreshment. "What does this good lady mean?"

"You're wanting a cook?"

"Very much," replied the young man, laughing.

"Here I am, sir," said the old lady, tying her bonnet-strings.

"But you don't know about the place."

"Nor don't care," was the answer.

"Character?" suggested Gauntrell.

"Here's a hatful," said the old lady, producing several letters. Two of these the hostess presently pronounced to be from ladies of station, resident in the county.

The young man hesitated. Here was a prize indeed. He felt, however, that the peculiar circumstances of the case should not be concealed, and the guest withdrawing, and the hostess being summoned away, an opportunity was afforded him of giving the cheerful old lady to understand that there was, in fact, a *ghost* in the case.

"I don't care for no ghostes," was her reply.

"I rather likes 'em. When all alone, they gives quite a relish to one's tea."

Under such circumstances, there could be no further scruple on either part. A light carriage was obtained, and the old lady and her long-expected "young man" did really depart in company.

At Grisewood Cottage, it is needless to say, the pair were received with open arms. Mr. Gauntrell had executed a long and successful foray among the perch; but his exploits were completely lost in the splendid fish captured by his son. As for the brisk old lady herself—Mrs. Applebee, as she was called—after a very brief interview with her mistress, she threw herself at once into the heart of office, winning easily the affection and confidence of her fellow domestics, and demeaning herself altogether as though she had lived in the family twenty years. She had an extraordinary flow of animal spirits, which never seemed to flag, and a pleasant hearty voice, which, constantly as it was heard, never tired the ear.

Now, Richard Gauntrell, in touching upon the ghost, had purposely avoided describing the precise nature of the disturbing mystery, curious to see in what manner it would act upon

the apparently fearless intelligence about to be confronted with it. But it had escaped his memory to warn the servants to do likewise, and hence, when, sitting together after supper, Mrs. Applebee suddenly bethought her of the ghost, and requested particulars, Mr. Thomas at once gave them.

As he proceeded, to the extreme amazement of all, the hitherto fearless old lady turned deadly pale, and lay back, as if gasping for breath, in her chair.

"How—how often—does he come?" she presently ejaculated.

Thomas did not notice the expression "he," and only answered that the visitation might occur any night—perhaps, *then*.

"Then, my dears," said Mrs. Applebee, presently regaining her looks and smiles, "you do a poor old lady this kindness. Moment you see him—the light, that is—coming, all of you bolt up-stairs like frightened rabbits, and leave me all alone."

Emma drew a long breath.

"Well, you *are* a bold one, Mrs. Applebee."

"Mr. Greatheart led the way," quoted the old lady, with her confident smile. "I'm afraid of nothing. He sees fit to suffer in the world."

It was remembered that, while she was yet speaking, the marvellous light began to steal into the room, slowly, this time, as the revealing of an actual dawn.

All looked at Mrs. Applebee—Thomas raising his hand, as if to apprise her of what her less experienced eyes might not have yet detected. The old lady nodded. She betrayed no trace of fear, but, as the light increased, her countenance seemed to put on a strange solemnity.

Presently she signed to the door, when the servants, remembering her request, all three quitted the room. Turning at the top of the stairs, Thomas, who went last, observed that the apartment was filled with a radiance brighter than any they had yet beheld.

For the next half hour, the servants waited quietly in their respective rooms. At length Thomas, becoming a little uneasy, was on the point of going down, when Mrs. Applebee was heard to come softly up-stairs, and retire to bed.

The next morning found her active and cheerful as ever, but uncommunicative as to the ghost. Having got through the greater part of her morning's work, she asked permission to pay a visit to the little village—a mere cluster of the humblest cottages—close at hand, and, tying on her neat bonnet, set forth.

Near the first cottage, she encountered an old woodman, at work with his hatchet on the trunk of a felled tree. Upon this, looking, in her scarlet cloak and straw bonnet, like a bright old moth, Mrs. Applebee alighted, and the following conversation ensued.

After a brief strangers' greeting:

"Folks very bad off in these parts, master?" inquired the old lady.

"Us, in Duffryn, couldn't hardly buy the Queen a new crown, if the old 'un was wore out," replied the woodman, darkly.

"Poor, are they?"

"Cruel poor."

"But you helps each other?"

"O yes, *we* helps each other," replied the old man, dealing a savage cut at the tree. He seemed weak, and in ill health, and the energy of the action exhausted him, for he sunk the hatchet wearily, and sat down upon the tree.

"Is—is anything the matter?" asked the old lady.

"Hunger, and death," said the man; "nothin' more. Never you mind, missis."

Mrs. Applebee started up in a moment:

"But I *must* mind," she exclaimed. "Who's hungry? Who's dying? Tell me, tell me, tell me!"

Before her earnestness, the man's sullen mood gave way.

"I'll tell you, missis," he said, "but don't put yourself out for *us*. You can't do nothing."

Thereupon, he related to her, in plain rustic terms, a sad—but not strange—history. His daughter, and only child—the beauty, as *he* called her, of the country round—quitted her honest home—several years before—under the protection of a young soldier, whose attention she had attracted at a neighbouring fair. At the end of two years, the girl came wandering back, wretched, ragged, weary, carrying a sickly child. Her seducer had been ordered on a dangerous foreign service, and, giving her what he could spare, bade her farewell. Her mother had died in the interval of her absence, and her father, falling into indifferent health, was reduced to the last stage of poverty. The desolate home, however, could still offer the shelter of a roof, and to this the wanderer was made welcome.

It would appear that, either owing to a certain haughtiness in the girl's former bearing, or from the villagers having been deeply impressed by the grief of the heart-broken mother, the rude sympathy usually displayed by persons of their class in mutual misfortune, was withheld. The wretched parish allowance was insufficient for support—outside the Union walls—and, what is an uncommon circumstance in our day, no person of superior condition, in that vicinity, took any interest in the troubles of the poor. Unaided—or, at all events, unassisted in any effectual manner—the misery of this unfortunate family had reached its height, the father being able only to obtain a few hours' work now and then, as on that day, and that for the most trifling remuneration. In truth, they were all but starving.

Mrs. Applebee had listened to the old woodman's narrative with the most fixed attention. When he had finished, she reminded him that he had not mentioned the seducer's name.

"We never knowed it," said the man. "She wouldn't tell. Perhaps it was as well for all," he added, gloomily.

"But his regiment, was it the —th Highlanders?"

"Why, how do *you* know that?" asked the man, roused from his apathy.

"Black hair, dark blue eyes, thick eyebrows that touched?"

"Well, you arn't a fairy, are you?"

"No," said Mrs. Applebee, "I'm his mother."

"His mother!"

"Yes. Now you take me to Alice, and look sharp about it," said the brisk old dame, "for I'm a cooking here, and 've got to be back in a jiffy."

The man looked at her, and led the way. On a wretched pallet, in the miserable hovel to which the family had descended, lay the once-envied beauty of the hamlet, a querulous, desponding invalid, nursing a yet more weakly child.

How the very presence of the comfortable old lady seemed to bring relief and blessing, and how the good creature brought the deserted ones to believe that they saw in her the instrument of a merciful Providence, to help and comfort them in their great extremity, we have not space to tell. The interview, though earnest, was necessarily short. For the time, Mrs. Applebee had to hurry away. Alice detained her for a moment, both with hand and eyes, as she asked:

"But how, dear, good woman, did you trace me out?"

"Bless you, my dear, I was *warned*!" said the old lady, and trotted away.

That evening, in the study, Mrs. Applebee accorded to the family certain explanations, subsequently embodied by Mr. Gauntrell in the following singular statement, to which we beg the reader's attention.

In the spring of eighteen 'fifty-five, being the second year of the campaign of Sebastopol, Mrs. Applebee received a letter signed by her son, then lying, severely wounded, in hospital at Balaclava, in which, after declaring his belief that he should not recover, he related to her the whole affair of Alice. Her name and place of abode were, however, left blank by his amanuensis—the young man no doubt intending to supply these important particulars with his own hand. This, either from forgetfulness, increasing weakness, or from some cause never ascertained, had not been done, and Mrs. Applebee was thus left without any clue to the mother and child whom, in the early part of the letter, she was affectionately adjured to seek out and relieve.

It was known that young Applebee had been despatched, among a ship-load of sick and wounded, to Scutari; but here all trace of him was lost. The vessel, half-disabled on her passage, had to put back to refit, and, in this interval, he might have died, as did many others,

or it is possible he might have ultimately breathed his last in the hospital-ward at Scutari, at a period when deaths were numerous, and the identity of the fever-stricken or unconscious patients often lost and confounded.

One evening, towards the close of that anxious year, Mrs. Applebee was sitting in the house-keeper's room of a large country mansion, near Carleon, of which she had taken charge in the absence of the proprietor. She had had a bustling day, and, overcome with fatigue, dozed, and had a dream. She thought that, while still sitting in her accustomed chair, the room began to fill with a whitish light, which presently grew into amazing lustre, and that, at its height, an impression was conveyed to her, without spoken language, that the appearance concerned her son, and the message he had sent her.

"But what can I do, my dear?" the slumbering old lady had demanded, addressing the light.

An answer was returned, in the wordless manner before described, to the effect that, when the appearance should next recur, the object of it, Alice, would be close at hand.

Thenceforth, the existence of Mrs. Applebee was a condition of expectation, fidget, and dream. Attaching an undue importance to the visions of the night, the good lady trotted about in fancied obedience to them, no whit discouraged by her frequent disappointments.

One night she had a singularly vivid dream of sitting in the parlour of a temperance hotel, in Abergavenny, and seeing a handsome young man, "likewise pale," said Mrs. Applebee, "who said (don't laugh, 'm, please), 'you're to come and be our cook.' When I saw Mr. Richard" (with a curtesy), "I knew he was my young man."

"When I saw *him*," repeated the old lady, "I knew I should soon see the other (meaning the apparition) also, and shortly find his Alice. I have enough, thanks be to God, to make her comfortable, and so I will, only staying with *you*, ma'am, as long as ever you pleases to want me.

"And now my story's done, and I don't think, my dears—young ladies, I would say—that you'll hear of any more ghostes at Grise-wood Cottage."

It is a fact, that they never *did*.

NEW WORK BY MR. DICKENS,
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BY CHARLES DICKENS.

IN TWENTY MONTHLY PARTS.

With Illustrations by MARCUS STONE.
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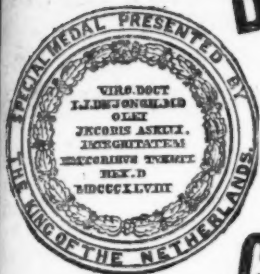
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(Knight of the Order of Leopold of Belgium)



COD LIVER OIL

Consumption, Asthma, Chronic Bronchitis, Coughs,
General Debility, Rheumatism, Gout, Diseases of the Skin, Rickets,
Infantile Wasting, and all Scrofulous Affections.

VI.—From the unequalled rapidity of its curative effects, it is infinitely more economical than any which is offered, even at the lowest price.

"I can take DR. DE JONGH's Oil without difficulty or dislike, and with as little inconvenience as water alone. Not only in my own case, but in many others I have seen, it has caused an improvement of chest symptoms, and an increase of weight, so soon and so lastingly, as to be quite remarkable. I believe DR. DE JONGH's Oil to be the most valuable remedy we possess for chronic and constitutional disease."

"Having myself taken both the Pale and Light-Brown Cod Liver Oil for debility, I am able, from my own experience, to remark upon their effects and comparative usefulness as remedial agents. After the Pale Oil, and all other remedies that I could think of had failed, I tried, merely as a last resort, Dr. DE JONGH's Light-Brown Oil. I received immediate relief; and its use was the means of my restoration to health. In their sensible properties and chemical constituents the Pale Oil and Dr. DE JONGH's Light-Brown-Oil are distinct medicines; and, from my observation of their mode of action and effects, I must believe that I have seen many patients die both in hospital and private practice, some of them of juvenile years, and others in the prime of life, who in all probability would have been cured if the medical properties of Dr. DE JONGH's Light-Brown Oil had been known as they are now, and its use prescribed."

[For further Select Medical Opinions see other side]

EFFICACY OF DR. DE JONGH'S OIL IN THE TREATMENT OF THE DISORDERS OF INFANCY AND CHILDHOOD.

In those severe disorders, *Infantile Wasting and Rickets*, from which children suffer so extensively, and which destroy so many infants, the good effects of this Oil are incontestably established, its operation being oftentimes so very remarkable as to cure the disease when every other remedy had failed, and all hope of saving life had been abandoned.

In cases of languid and imperfect nutrition often observed in children, where the appetite is capricious, and digestion slow and painful, and the body becomes weak and wasted, without any apparent disease, this Oil, after a few weeks, and sometimes in a few days, has produced the most extraordinary transition to a state of normal health. This effect is described by THOMAS HUNT, Esq., F.R.C.S., Medical Officer of Health to the populous district of Bloomsbury, in a communication to the *Medical Times and Gazette*:—

"In badly-nourished infants, DR. DE JONGH'S LIGHT-BROWN COD LIVER OIL is invaluable. The rapidity with which two or three tea-spoonfuls per diem will fatten a young child is astonishing. The weight gained is three times the weight of the Oil swallowed, or more; and, as children generally like the taste of the Oil, and when it is given them, often cry for more, it appears as though there were some prospect of deliverance for the appalling multitude of children who figure in the weekly bills of mortality issued from the office of the Registrar-General."

SELECT MEDICAL OPINIONS.

From innumerable medical and scientific opinions of the highest character in commendation of Dr. DE JONGH'S LIGHT-BROWN COD LIVER OIL, the following are selected:—

Sir HENRY MARSH, Bart., M.D.,

Physician in Ordinary to the Queen in Ireland.

"I consider DR. DE JONGH'S Light-Brown Cod Liver Oil to be a very pure oil, not likely to create disgust, and a therapeutic agent of great value."

Dr. LETHEBY,

Medical Officer of Health, and Chief Analyst to the City of London.

"The Oil corresponds in all its characters with that named 'Huile Brune,' and described as the best variety in the masterly treatise of DR. DE JONGH. It is, I believe, universally acknowledged that DR. DE JONGH'S Light-Brown Cod Liver Oil has great therapeutic power; and from my investigations, I have no doubt of its being a pure and unadulterated article."

Dr. LAWRENCE,

Physician to H.R.H. the Duke of Saxe-Coburg & Gotha.

"I invariably prescribe DR. DE JONGH'S Cod Liver Oil in preference to any other, feeling assured that I am recommending a genuine article, and not a manufactured compound in which the efficacy of this invaluable medicine is destroyed."

Dr. BARLOW,

Senior Physician to Guy's Hospital.

"I have frequently recommended persons consulting me to make use of DR. DE JONGH'S Cod Liver Oil. I have been well satisfied with its effects, and believe it to be a very pure oil, well fitted for those cases in which the use of that substance is indicated."

Sir JOSEPH OLLIFFE, M.D.,

Physician to the British Embassy at Paris.

"I have frequently prescribed DR. DE JONGH'S Light-Brown Cod Liver Oil, and I have every reason to be satisfied with its beneficial and salutary effects."

Dr. LANKESTER, F.R.S.,

Coroner for Central Middlesex.

"I consider that the purity of this Oil is secured in its preparation by the personal attention of so good a Chemist and intelligent a Physician as DR. DE JONGH, who has also written the best Medical Treatise on the Oil with which I am acquainted. Hence, I deem the Cod Liver Oil sold under his guarantee to be preferable to any other kind as regards genuineness and medicinal efficacy."

Dr. GRANVILLE, F.R.S.,

Author of the "Spas of Germany."

"Dr. Granville has found that DR. DE JONGH'S Light-Brown Cod Liver Oil produces the desired effect in a shorter time than other kinds, and that it does not cause the nausea and indigestion too often consequent on the administration of the pale oil."

EDWIN CANTON, Esq., F.R.C.S.,

President of the Medical Society of London.

"For several years past I have been in the habit of prescribing DR. DE JONGH'S Light-Brown Cod Liver Oil, and find it to be much more efficacious than other varieties of the same medicine which I have also employed with a view to test their relative superiority."

Dr. de Jongh's Light-Brown Cod Liver Oil is sold ONLY in bottles, each bottle being sealed with a stamped metallic capsule, and bearing beneath the pink outside wrapper a label with DR. DE JONGH'S stamp and signature, and to these capsules and marks purchasers are earnestly requested to pay particular attention.

WITHOUT THESE NONE CAN POSSIBLY BE GENUINE.
FULL DIRECTIONS FOR USE ACCOMPANY EACH BOTTLE.

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And sold by all respectable Chemists and Druggists throughout the World.

IMPERIAL Half-pints, 2s. 6d.; Fints, 4s. 9d.; Quarts, 9s.

CAUTION.—In consequence of the rapid effects produced by DR. DE JONGH'S COD LIVER OIL, and the small quantities required to be taken as compared with other kinds, some unscrupulous dealers, with a view to increased profit, endeavour, when DR. DE JONGH'S OIL is applied for, to recommend or substitute different varieties of so-called Cod Liver Oil, sold at a nominally low price. Purchasers are therefore solicitously cautioned against proposed substitutions.

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This Powder is **QUITE HARMLESS TO ANIMALS**, but unrivalled in destroying Fleas, Bugs, Emmets, Flies, Cockroaches, Beetles, Gnats, Mosquitoes, Moths in Furs, and every other species of Insect in all stages of Metamorphosis.

A small quantity of it placed in the crevices of a bedstead will destroy Bugs, and as long as it remains they will not re-appear.

It is strongly recommended to FAMILIES, PROPRIETORS OF HOTELS, BOARDING HOUSES, &c., as being clean in its application, and well adapted to exterminate those pests in sleeping apartments so difficult to guard against.

It is indispensable to Travellers by Rail or Steamboat, and Visitors to the Seaside, for protecting Bedding and Cabins from FLEAS, BUGS, COCKROACHES, MOTHS, and MOSQUITOES.

Rubbed into the Skins of DOGS, CATS, or other DOMESTIC ANIMALS, it completely annihilates FLEAS, TICKS, and ALL OTHER VERMIN. It is extremely useful for sprinkling about the Nests of POULTRY, in PIGEON HOUSES, GREENHOUSES, &c. It is perfectly harmless in its nature, and may be applied without any apprehension, as it has no qualities deleterious to animals.

BLACK BEETLES.—Dusted about the haunts of these loathsome Insects, it so stupifies them that they may be easily swept up and destroyed.

Placed in Drawers, Chests, or Wardrobes, it protects Furs, Woollen Clothes, &c. from Moth.

TAKE NOTICE.—As a Protection from spurious Imitations of "KEATING'S INSECT-DESTROYING POWDER," each Packet is encircled by a RED LABEL, of which the following is a FAC-SIMILE:—



Imported and sold in Packets, 1s., 2s. 6d., and 4s. 6d. each; or 1s. Packets free by post, for 14 Postage Stamps, and 2s. 6d. on receipt of 3d.

Also in Bottles with Bellows, 1s. 6d., and 2s. 6d. each, by

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PERSIAN INSECT POWDER.

"We accepted what turned out to be a most valuable present, viz., a large bag of Flea Powder, the use of which saved us much annoyance in the half underground houses in which we passed many a subsequent night. This Powder is made from a small plant, growing wild in large quantities on the plains and hills near Crivan, which, after the summer heats have dried up the stem and withered, is powdered or ground into a fine dust. Its effect seems miraculous as a defence against the attacks of those most lively little insects, as well as those of Bugs, both these pests seeming to hold it in such abhorrence that, although the roof, walls, and floors of the dens in which we slept were frequently swarming with them, a small handful thrown over our rugs or carpets was sufficient to secure the most complete immunity from their attacks."—From *Usher's Journey from London to Persepolis*, page 283.

USE OF PERSIAN INSECT POWDER.

"Immediately on the first bargeful of emigrants coming alongside at Kertch, the captain, holding in his hands a large bagful of PERSIAN POWDER, plentifully besprinkled the deck, both above and below, with this infallible Insect Destroyer, but for which, he assured us, it would be impossible for him to continue taking on board any cabin passengers, such was the amount of vermin which accompanied each consignment of these voluntary exiles."—From *Usher's Journey from London to Persepolis*, page 61.

TESTIMONIALS.

Preston, October 24, 1859.

SIR,—Having previously used your "PERSIAN INSECT DESTROYING POWDER" for exterminating Fleas in a little dog, and with success, I shall now feel obliged by your forwarding me a 3s. package, for which I enclose 36 stamps.

Mr. KEATING.

I am, yours obediently, JOHN HORROCKS, JUN.

IMPORTANT TO BREEDERS OF POULTRY, &c.

1, Dalston Terrace East, London, May 14th, 1859.

SIR,—Last year I was induced to try your PERSIAN INSECT DESTROYER, to get rid of those pests, Fleas. Prior to using it my children really could not get a night's rest; but if an unlucky straggler now makes his appearance they in invariably call out for the "Flea Powder." This year I found my fowls tormented with vermin; one died from it before it was discovered. I immediately had recourse to the INSECT DESTROYER, and in twelve hours not a vestige of their tormentors was to be seen. I have since applied it to all the hens sitting, by sprinkling a little in their nests, and have also recommended it to several friends. In every case it has been successful.

To Mr. KEATING.

I am, Sir, yours respectfully, ARTHUR DUNN.

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MUTUAL LIFE ASSURANCE.

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WHOLE PROFITS WITH MODERATE PREMIUMS.

IN THIS SOCIETY alone the Members obtain Assurances having right to share in the Whole Profits, at Premiums equally moderate with the non-participating scale of the Proprietary Companies. This can be effected not only with safety, but with ample reversion of Profits to the Policy-holders, being free from the burden of Dividends to Shareholders. In other Offices a person may assure at Premiums as low, but without any prospect of additions to the original assurance: Or, he may obtain the right to Profits, but only by payment of excessive Premiums.

ITS ADVANTAGES, then, as compared with other Offices, are:—

A greatly larger original Assurance for the same Premium, and eventually, to good lives, as large Additions as where the ordinary high rate of Premium is charged.

For the same yearly sum as large an Assurance may be secured from the first as can be looked for elsewhere only after many years' accumulation of Bonuses. Thus, a Policy for £1200 or £1250, with right to Profits, may generally be had for the Premium which is usually charged to secure £1000 only.

THE WHOLE PROFITS, moreover, are secured to the Policy-holders themselves, and are divided on a system which is at once safe, equitable, and peculiarly favourable to good lives. Instead of being given among all Policies indiscriminately—including those which have subsisted only a few years, and on which there may eventually be a heavy loss to the Common Fund—they are reserved for those Members who alone can have made surplus payments; in other words, for those whose Premiums, with accumulated interest, amount to the sums in their Policies.

Above 14,000 POLICIES have been issued. The SUBSISTING ASSURANCES are more than 4½ Millions. The REALIZED FUND, arising entirely from accumulated Premiums, considerably exceeds a Million, all invested in unexceptionable securities in this country.

Full information may be had at the various Offices or from the Agents.

EDINBURGH, April 1865.

JAMES WATSON, *Manager*

HEAD OFFICE, 6 ST. ANDREW SQUARE, EDINBURGH.

The Scottish Provident Institution.

DIVISION OF SURPLUS.

THE SYSTEM on which the Profits are divided is peculiar to this Society and is specially fitted for dealing with a surplus arising from moderate Premiums.

The Assurance itself having been provided to all the Members at the lowest rates which are perfectly safe, the system takes up their interest in the Surplus at the point when they become really contributors to the Profits, and thus gives a legitimate advantage to those who have mainly created the Fund by which the Assurances on the early deceasing Members, as well as their own, are made good. *The Surplus is reserved entire for those Members whose Premiums, with accumulated interest at four per cent, amount to the sums in their Policies.* This principle, while avoiding the anomaly of giving additions to those Policies which become claims in their earlier years, yet secures a share of the profits to every Member, who has not, from the sum realized by his heirs exceeding what he has lived to pay, been a gainer by the original transaction.

A Surplus thus divided among a comparatively limited number (though that will comprise a full half of all the Members) must obviously afford larger additions to those Policies which share in it, than when distributed among all indiscriminately, according to the usual systems. The practical working has been that Policies originally for £1000, which have come within the participating class, have been increased to £1300, £1500, and in some instances to upwards of £1700.

TABLE SHOWING THE PREMIUM PAYABLE YEARLY DURING LIFE
For Assurance of £100 at Death. With Profits.

AGE.	PREMIUM.	AGE.	PREMIUM.	AGE.	PREMIUM.
22	£1 16 9	35	£2 6 10	48	£3 14 8
23	1 17 2	36	2 8 2	49	3 18 1
24	1 17 7	37	2 9 8	50	4 1 7
25	1 18 0	38	2 11 3	51	4 5 6
26	1 18 6	39	2 12 11	52	4 9 5
27	1 19 2	40	2 14 9	53	4 13 5
28	1 19 11	41	2 16 8	54	4 17 8
29	2 0 8	42	2 18 8	55	5 1 11
30	2 1 6	43	3 0 11	56	5 6 4
31	2 2 6	44	3 3 3	57	5 10 11
32	2 3 5	45	3 5 9	58	5 15 9
33	2 4 6	46	3 8 5	59	6 1 0
34	2 5 7	47	3 11 5	60	6 6 7

The Premium for £1000 in the other Scottish Mutual Offices (which give the whole Profits) is, at age 30, £25 : 17 : 6, which in this Institution would secure a Policy of £1250 from the first. The Premium in this Office for £1000 is only £20 : 15s., which in them would secure not more than £800.

The Premiums, moreover, are as low as by the non-participating Rates of the Proprietary Companies, so that persons who assure with them by that scale virtually throw away the prospect of additions from the profits without any compensating advantage.

A Table showing the Premiums in all the Assurance Offices in the Kingdom will be found in the "Post Magazine Almanac," "Letts's Diary," &c.

GLASGOW OFFICE—67 ST. VINCENT STREET.

Inverness—J. MACFARVISH, Caledonian Bank.

Londonderry—WM. HASLETT, Banker.

Ayr—WM. FLINT, Merchant.

Paisley—Messrs. ARCHD. HODGE and WM. FRASER, Accountants.

Bradford—T. M. PEARCE, 21 Thornton Road.

Liverpool—JOHN REID, 17 Old Hall Street.

The Scottish Provident Institution.

TO PROFESSIONAL MEN

and others whose income is dependent on the continuance of health and activity, the system of Assurance is recommended by Premiums restricted to a definite term of Payment, as shown in the following

TABLE OF PREMIUMS, PAYABLE FOR TWENTY-ONE YEARS ONLY,
For Assurance of £100 at Death. With Profits.

Age.	Premium limited to 21 payments.	Age.	Premium limited to 21 payments.	Age.	Premium limited to 21 payments.
21	£2 10 6	31	£2 16 2	41	£3 9 2
22	2 11 0	32	2 17 1	42	3 11 1
23	2 11 6	33	2 18 0	43	3 13 1
24	2 12 1	34	2 19 0	44	3 15 3
25	2 12 6	35	3 0 2	45	3 17 6
26	2 13 0	36	3 1 5	46	4 0 0
27	2 13 6	37	3 2 9	47	4 2 8
28	2 14 1	38	3 4 3	48	4 5 8
29	2 14 8	39	3 5 9	49	4 8 9
30	2 15 4	40	3 7 5	50	4 12 1

Thus a person aged 30, if unwilling to burden himself with payments during his whole life, may secure a Policy for £1000 for a Premium of £27 : 13 : 4, limited to twenty-one yearly payments—being thus relieved of payment before he has passed the prime of life—for a Premium little higher than most offices require during the whole term of life.

Tables of Premiums to cease after 7, 14, or other number of years, may be had on application.

PARTNERSHIP ASSURANCE.

THE DIRECTORS invite the attention of the Commercial Community to the beneficial uses to which Life Assurance may be applied, as a means of preventing the inconvenience to which Mercantile Firms are frequently subjected by the withdrawal of Capital on the death of one of the Partners.

EXAMPLES OF THE ANNUAL PREMIUM FOR ASSURANCE OF £100
TO BE PAID ON THE DEATH OF EITHER OF TWO PERSONS.

Ages.		Premium.	Ages.		Premium.	Ages.		Premium.
25	25	2 19 7	35	35	3 17 9	45	45	5 3 9
	30	3 4 2		40	4 4 5		50	5 14 9
	35	3 9 4		45	4 12 0		55	6 14 6
	40	3 16 8		50	5 4 6		60	8 2 6
	45	4 5 1		55	6 5 6	50	50	6 4 9
	50	4 18 2		60	7 14 8		55	7 3 5
30	30	3 8 5	40	40	4 10 6		60	8 10 6
	35	3 13 4		45	4 17 7	55	55	8 1 3
	40	4 0 5		50	5 9 6		60	9 7 7
	45	4 8 5		55	6 10 0	60	60	10 13 3
	50	5 1 4		60	7 18 11			

* EXAMPLE.—Two Persons aged 30 and 35, partners in business, may by an Annual Payment of £36 : 13 : 4, while both are alive, secure a Capital Sum of £1000 at death of either,—payable to the survivor, or to the general Capital of the Firm, as may be previously arranged.

The Premiums for other Ages will be furnished on application.

MANCHESTER OFFICE—16 POLICE STREET, KING STREET.

The Scottish Provident Institution.

THE TWENTY-SEVENTH ANNUAL GENERAL MEETING was held at Edinburgh on 15th February,—

CHARLES LAWSON, Jun., Esq., Seed Merchant, in the Chair.

THE REPORT by the **DIRECTORS** showed that 962 proposals had been accepted for £493,456 : 10s. (with upwards of £50,000 declined). The **REALIZED FUND**, arising entirely from the accumulated Premiums of the Members, had reached the sum of £1,023,487 : 6 : 8. The receipts of the year were £177,668 : 13 : 4, and the Claims by 118 deaths £57,884 : 2s., being under the average of the last three years, and considerably within the expectation. There had been issued in all 14,271 Policies for £6,521,518. The Assurances remaining in force amounted to £4,851,693 : 10s.

The Report then proceeded to show the continuous and steady progress of the Society, as exhibited in the following Tabular Statement :—

In Year	New Policies issued.	Amount Assured.	Accumulated Fund at end of Year.
1861	676	£296,475	£772,808
1862	792	372,460	861,005
1863	880	455,493	938,962
1864	962	493,456	1,023,487

The new Directors elected in room of the three retiring by rotation were—**GEORGE HOPE**, Esq., Fentonbarns, East Lothian; **JOHN CAY** Jun., Esq., W.S., Solicitor to General Post-Office; **GEORGE M. TYTLER**, Esq., Secretary, Bank of Scotland.

THE POSITION to which the **SOCIETY** has attained among the **LIFE OFFICES** of Great Britain is thus stated by the Chairman at a recent General Meeting :—

“Looking to all the Offices in the Kingdom, we find that, of those established as late as ours, not one has come up to us in general business, except it may be one, and in that case, the difference, if any, is not great, while our own Realized Fund considerably exceeds theirs. If we look, on the other hand, to all the Offices older than ours, numbering probably about sixty, we have gone ahead of about one-half of them in the amount of our Accumulated Fund, and of nearly three-fourths of them in the number of our Members.” It is believed the comparison is even more favourable as at the present date.

THE ADMINISTRATION has uniformly been conducted with liberality towards the Members, and with readiness to initiate and adopt every available improvement. Resolutions were adopted many years since, by which the Policies are not invalidated by inaccuracy in the original statements unless these are proved to have been fraudulently made; and it is believed the Institution is still the only office in which this equitable relaxation is introduced into its constitution. Licenses for Foreign Residence and Travel are given on liberal terms; and when an extra premium is charged, it has the advantage, according to the equitable principles of the office, of sooner bringing the Assurance to participate in the Profits. The Directors are further empowered to give exemption, after five years, from restriction on Foreign Residence or Travel, or from any conditions of forfeiture other than non-payment of the Premiums, on being satisfied that the person whose life is insured has no prospect of going beyond the limits of Europe.

Forms of Proposal may be obtained, and Assurances effected, by correspondence with the Head Office, or through any of the Agents.

LONDON, 66 Gracechurch Street—**J. MUIR LEITCH**, Local Secretary.





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ESTABLISHED 1830. EMPOWERED SPECIALLY BY PARLIAMENT.

FIRE. ANNUITIES. LIFE.

ANNUITIES PAYABLE, £36,732.

£742,670 FIRE PREMIUMS. 1864. LIFE PREMIUMS £236,240.

INVESTED FUNDS £3,212,300 STERLING.

AT the Annual Meeting of the Company, held on the 23rd. of February, 1865, a report for the past year was read which showed,

That the Capital of the Company actually paid up and invested was	£391,752
That the Fire Premiums for the year were	742,674
Being an increase in two years of	290,000
That the Losses paid and provided for under Fire Policies were	523,460
That 1,690 Proposals had been received for Life Insurances in the aggregate sum of.	904,809
That 1,394 Policies had been issued insuring	733,536
That 138 Proposals had been declined for	82,548
That 158 Proposals had not been completed for	88,725
That the Premiums on the new Life of £733,536 were	23,808
That the total Life Premiums of the year were	236,244
That the claims under Life Policies with their Bonuses were	143,197
That 90 Bonds for Annuities had been granted, amounting to	4,262
That the total Annuities now payable were	36,732
That the Special Reserve for the Life Department Engagements amounted to	1,656,222
That the Reserve Surplus Fund is increased to	971,410
That after payment of the Dividend of 40 per cent. there will remain a Balance of Undivided Profit of	192,960
That the invested Funds of the Company amounted to	3,212,300

2 *Liverpool and London and Globe Insurance Company.*

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Surveyor—J. Stewart, Esq.

FIRE INSURANCE.

THE PREMIUMS received by the *Liverpool and London and Globe Company* in the year 1863, amounted to £580,000, and exceeded by not less than £200,000, those of any other Fire Office. In 1864 these Premiums were increased to £742,670, being an addition of £162,000 in that single year; in two years the increase was £290,000.

It is impossible to read these figures without being struck with the very gratifying extent of confidence the public repose in the Company, and the exceedingly rapid rate at which the Business is growing. There is no security so good as a well-earned name, and to be well earned it must be based on confidence. But confidence is very slow of growth. It requires time, it needs evidence, it is the consequence of trial. It is not improvised, and when once given, it should not on light grounds be withdrawn. "To err is human," and if any mistake of judgment, or appearance of failure in fulfilling an obligation be detected in a management, which by fidelity, well tested and allowed, has won such a confidence as that, it is safer to assume that in the particular instance knowledge was possessed which could not be used, or that misleading information had been given, the character of which was discovered too late, or that want of skill or care in developing the case had concealed or marred its strength, than to rush into arms wide open to receive you, with only loud professions of liberality, it may be, on which to base a claim of preference. The losses of every year test the character of a Company's management, and when, as in the case of the *Liverpool and London and Globe Company* in 1864, they sum up to £520,000, adjusted and paid without complaint, the best security is given that the obligations under its policies have been satisfactorily discharged, and that the real ground of the confidence reposed in the Company is sufficiently revealed.

Insurances continue to be effected at *Home*, in the *British Colonies*, and in *Foreign Countries*, and all claims to be settled with liberality and promptitude. The Directors have never advocated high rates of Premium, except to meet some temporary emergency connected with a particular manufacture or locality, in order to induce improvements in the risks.

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LIFE INSURANCE.

THE AMPLE resources of the *Liverpool and London and Globe Company* present an amount of security to Insurers such as few if any office can give. The very large Funds actually invested, and the unlimited responsibility of the numerous and wealthy Proprietary are not surpassed. And accordingly it is found that the Business of each successive year is largely in excess of the one that preceded it. In 1863 the new business comprised the issue of 957 Policies, insuring £542,909, and producing in Premium £17,640. In 1864 the issue was 1394 Policies, insuring £733,536, and producing in Premium £23,808 9s. 2d.

But beyond the security, there is the element of certainty, the absence of mere promise in its engagements, which naturally influences insurers to prefer it. A contract of Life Insurance should not be a speculation. Its fulfilment should not depend on problematical success. A leading object aimed at in the practice of insurance is to render that certain which otherwise would be doubtful only; and that Company would seem to fulfil most entirely this purpose of its existence, which places all the inducements it holds out to the world, on the clear basis of distinct guarantee.

This certainty is the characteristic of The *Liverpool and London and Globe Company*. Its Policies are Bonds; its Bonuses are guaranteed when the policy is issued; its profits or its losses affect the proprietors alone; and its contracts entail upon those who hold them not the remotest liability of Partnership. To these recommendations have now been added, the indisputability of the Policy after five years existence, except on the ground of fraud or climate, and the claims being made payable in THIRTY DAYS after they have been admitted.

ANNUITIES. The *Liverpool and London and Globe Company* offers to any person desirous to increase his Income by the purchase of an Annuity, the most undoubted security and the greatest practicable facilities for the receipt of his annuity. The amount payable by the Company is now £36,700 per annum. The rates will be found on application liberal, and the preliminaries, and the requirements for the receipt of the payments, as simple, and free from unnecessary form as they can be made.

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

All Directors must be Proprietors in the Company.

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THE DIRECTORS desire to imbue the mind of the public with the great importance of having the Capital of a Company, on which the Dividend is paid, largely supported and strengthened by other Funds, on which no Dividend is payable. Such a state of things, in the first place, evidences the prudence with which the affairs have been managed; and in the next, supplies a guarantee against fluctuation in the Dividend to Proprietors, because so considerable a proportion of the annual payments becomes derivable from interest on the Investments. And when, as in the case of the *Liverpool and London and Globe Company*, no addition to the Capital can be made, without the premium upon it giving permanent increase to the Reserve Fund, it is obvious that any further issue of stock, by reason of the premium it commands, will nearly provide its own Dividend, and so form but a small charge on the business it contributes. This consideration will add to the significance of these Funds which for convenience are enumerated here, namely:—

Capital paid up	£392,000
Reserved Surplus Fund	971,000
Life Department Reserve	1,656,000
Balance of Undivided Profits	193,000
	<u>£3,212,000</u>

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By Appointment to the Royal Family.

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BEG RESPECTFULLY TO SOLICIT AN INSPECTION OF THEIR NEW PARASOLS, THE

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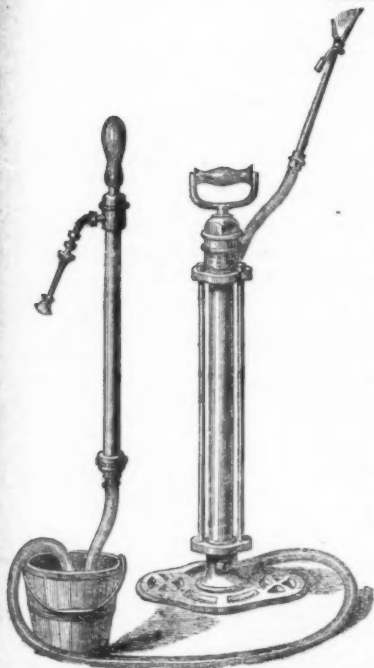
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Useful for every variety of purpose in watering or washing flowers or trees in gardens, conservatories, orchard houses, &c.

Is simple in construction, portable, and easily worked.

It throws a continuous stream.

Price, with suction and delivery hose, branch pipe, and spreader, £1 10s.

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